

**WOMEN IN SMALL-SCALE BUSINESSES: OPPORTUNITIES AND
CONSTRIANTS OF SMALL-SCALE BUSINESS WOMEN IN KUMBO,
NORTHWEST PROVINCE OF CAMEROON.**

BY

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DEDICATION

I dedicate this piece of work to my late sister,
Bih Chi Patience.
May Her Soul Rest in Perfect Peace.

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ABSTRACT

When economic structures fail to provide wage opportunities, women must rely on their own initiatives for generating incomes. More and more, women are drawn and driven to the creation and management of their own enterprises. Worldwide, the number of enterprises owned by women is growing, in some countries at a faster pace than the economy as a whole. In many LDCs, where structural adjustment programmes and privatization policies have diminished women's opportunities for wage employment, women have increasingly become self-employed and owners and managers of micro-enterprises as well as SMEs.

Rapid growth of women's self-employment and entrepreneurship confirms that this is an important avenue to improve women's employability. This avenue is widely recognizable at the global level. It is part of the recommendation of the Beijing platform for Action, the Monterrey Consensus and the Millennium Development Goals in the context addressing gender equality, poverty alleviation and sustainability of economic growth and development. The conditions under which they become self-employed or start a small business, where they are located in the market geographically and financially, what types of establishment they run, whether they differ from other women in terms of personal characteristics and how their experiences compared to men's are all areas requiring research.

In this era of trade liberalization and global integration, to ensure that inequality does not increase and that poverty decreases, more attention needs to be paid to micro-enterprises-especially those run by women. This thesis discusses some of the small-scale businesses carried out by women in Kumbo, the opportunities they have and some of the major constraints they face which inhibits their growth.

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LIST OF ABBREVIATIONS

- **OECD:** Organization for Economic Cooperation and Development
- **UNCTAD:** United Nations Conference on Trade and Development.
- **SMEs:** Small and Medium Size Enterprises
- **USAID:** United States Agency for International Development
- **UNSD:** United Nations Division for Sustainable Development
- **NFWBO:** National Foundation for Women Business Owners.
- **UNECE:** United Nations Economic Commission for Europe
- **CIS:** Commonwealth of Independent States
- **ROSCAs:** Rotating Savings and Credit Associations
- **SRPKL:** Self Reliance Promoters Kumbo Limited
- **YES:** Young Entrepreneur Support
- **TLAC:** Tobin Local Aids Control
- **KSHFG:** Kumbo Sisters Horticultural and Foodstuff Group
- **ILO:** International Labor Office
- **ICT:** Information and communication technology
- **EU:** European Union
- **HAWKNET:** Horn of Africa Regional Women Knowledge Network
- **SAP:** Structural Adjustment Policies.
- **ICPGP:** Industrial Cooperation Program Gender Profile

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CHAPTER ONE

INTRODUCTION

1. Introduction

All over the world, the significance of women entry into the workforce over the past decades has produced a profound transformation in the organization of families, society, and the economy. Since the late 1950s, women's economic activities have been steadily increasing, with women participating actively in their local economies. In Africa, for example, women produce a large quantity of food, and in Asia, it is estimated that women produce food almost as equally as men. In many cases, they do not only produce food but also market it as well, which gives them a well-developed knowledge of local markets and customers (Aguilar 1999).

Since the late 1970s, there has been a growing interest in strategies to enhance the economic status of third world women through the promotion of micro and small-scale enterprises, both in the formal and informal sectors. Nevertheless, while such developing countries became interested in the development of small enterprises for more than 30 years now, issues engaged in women in micro and small-scale enterprises were raised only in the late 1980s. An example of this was the focus of the International Labour Office (ILO) and its member countries to adopt strategies that ensure that gender issues and equality concerns are integrated across the board within its programmes, project objectives and activities. This strategy was based on the recognition that women's equal participation is essential to the achievement of all major development objectives such as sustainable development, eradication of poverty, human rights and democracy (ILO 1998).

In most parts of the third world, unemployment is a luxury few can afford. In the absence of unemployment benefits and other forms of social security, there are powerful incentives to induce anyone without a regular source of income to earn some income, even of an irregular form (Bienefield & Godfrey 1982). The primary justification for the keen pursuit of small enterprise development has been the evidence that small businesses are an important source of employment and job creation. Charmes (2000) in his study on African women in food processing acknowledges that the current and documented knowledge available on the informal sector, especially on women in the informal sector, clearly indicates that it is a tertiary-sector (most of the activities are in trade and services) and the figures show that

women are even more biased towards these activities. As the growth and involvement of women in the small-scale business informal sector is increasing in the third world, so is their contribution to the economy of their countries. The economic contribution of the informal sector to the economic development of these countries has recently attracted a renewed interest and attention. Yet, the role-played by, and constraints facing small-scale business women in the informal sector are still not yet fully recognized (Omari 1995). Also, writers and reporters have noted that the small-scale business sector has been the fastest growing entrepreneurial segment in the economy of many countries, and Moore and Buttner (1997) think that the fact that women-owned businesses make up the fastest growing entrepreneurial segment has been noticed less often. Consequently, less is known about the forces behind a progressive involvement of women in the small-scale business sector and how they manage the constraints they face.

1.1 The Research Problem and Importance of the Topic

Given the historical dominance of trading in the economy of Cameroon, and the poorly developed nature of the industrial sector, the informal sector is probably one of the economic sectors that have undergone a great expansion in the context of the policies of liberalization. This is the sector from which both capital derives its accumulation and the less advantaged, especially women, derive their incomes. Small-scale businesses like food crop marketing, hairdressing, tailoring, poultry farming and sales of second hand shoes and dresses among others are some of the key components of the informal sector that involve mostly women in Sub-Saharan Africa and the world as a whole. These small-scale businesses serve as a major element in strategies for the reduction of poverty, that is, by providing incomes, basic services and social welfare to women and their families. Women's participation to economic activities, therefore, not only contributes to national development, but also to the improvement of their personal livelihood and the lives of their families and dependents. However, the challenges facing these women in Cameroon and in other developing countries are enormous, though the contexts in which they operate may differ.

As already mentioned, women in developing countries in their urge to participate in economic activities, face some constraints. These constraints range from low level of technology, limited business experience and limited access to capital among others. This consequently inhibits their viability for growth and affects their contribution to the

development of their countries. These constraints or problems could be seen from ethnic, regional, national and global perspectives.

Much of women's work in Cameroon, like that of most African countries lack proper recognition, documentation and recommendation, and therefore not computed in national income statistics. It is a grey area, when it is not actually part of the black market. Where women's activities are given some form of recognition, they often do not have the opportunity to excel, though they play a contributory role in economic development.

African women in general, and Cameroonian women in particular have much to offer to society and have a role to play in the total development of the nation, but this is often overshadowed by their primary responsibilities as mothers, housewives and caretakers. Supporting this view, Joeke (1987), mentioned that women tend to be more concentrated in household activities and in the informal sector, therefore been omitted from the statistical record more often than men. He further states that, as long as women remain confined to and identified with household work, their economic contribution will remain underrated, their contribution to material progress needlessly limited and their civic autonomy undermined by their lack of access to money.

1.2 Objectives of the Study

Semboja (1997) defines research as a specific approach for investigating the past or present with the intention of predicting and influencing the future. Understood in this sense, research on this topic is therefore an attempt at generating knowledge and information that can inform policy and institutional interventions, as well as actions of entrepreneurs and those who interact with them.

The women of the Kumbo are hardworking, creative and business-oriented and they act as active participators in the reduction of household poverty, thus contributing to the economic development of their community and the nation as a whole. However, despite their efforts, their businesses remain small-scale.

This study will examine some of the major small-scale businesses carried out by these women; examine some of the specific constraints they face and the role of the government and NGOs in supporting them. It will also examine some of the opportunities existing for these women, and assess their role to the economic development of their households and community.

The main objectives of this thesis are:

- To discuss some of the major small-scale businesses of the women in Kumbo;
- To examine some of the major constraints faced by these women;
- To discuss the general opportunities existing for women involved in the identified businesses;
- To discuss the socio-economic contribution of these women to their households and their communities;
- To examine the role of the Government and NGOs in promoting women's businesses;
- And finally, to find out how these women can be better organized, and recognized by planners and policy makers in the interest of enhancing national development.

1.3 Women in Cameroon- Traditional Roles

Cameroon is a multi-ethnic and multi-cultural country in Central Africa. With hundreds of ethnicity and languages and most religions represented, it is difficult to point at 'the Cameroonian' in a gender profile. Although the numbers of culture are high, one aspect is quite common in Cameroon, and that is the importance given to local traditions. This again widely affects the Cameroonian woman's situation, as traditions never give as much protection as modern equality laws. Although the constitution provides for equal rights, women largely are confined by custom to traditional roles. A report from the Industrial Cooperation Program Gender Profile, Cameroon states that the civil law theoretically provides equal status and rights for men and women and offers a more equal standard than customary law, which is far more discriminatory against women since in most regions, a woman is regarded as the property of her husband (ICPGP 2002).

Traditionally therefore, women and men play different roles, undertake different activities and face different constraints. The woman's place is considered to be the home and within the household, and there is a common saying in Cameroon that 'the woman's place is in the kitchen'. There are sets of task requirements performed largely by the woman and the focus of which is mainly procreation. The bearing and nurturing of children and other task associated with the family and the community is also the responsibility of the Cameroonian woman. The woman's traditional roles range from domestic work, fetching of fuel wood and water. Wood fuel is a major source of energy as most households use it for cooking. In many

regions in Cameroon, the rate at which trees are chopped for wood considerably exceeds the regeneration capacity. Women are the first to feel the brunt of this scarcity as the time and energy required in gathering and transporting wood becomes greater. Also, the woman does the laundry, heats and places water in the bathroom for her husband to bath and is responsible for providing food for the entire family. She is responsible for the moral upbringing of the children, and generally, when a child does something wrong, s\he is always associated to the mother. The woman ensures that her children and husband go to bed first before she locks up the house. As a result, she is usually the last person within the household to go to bed, and the first to get up at dawn to begin her daily chores.

Agriculture being a major occupation in Cameroon with men involved in cash and export crops farming, the women's traditional role is extended to assisting her husband in the farm, especially in rural and polygamous homes. She assists her husband in sowing, spraying the crops, gathering and harvesting as well as preparing food for workers in her husband's farm during high seasons. Besides helping in her husband's farm, it is also her responsibility to have her own piece of land where she cultivates other food crops and vegetables for family consumption. Most often, excess from the woman's harvest is sent to the market and the money from the sales is used to buy basic necessities like salt, washing and bathing soap, bread and other things, which cannot be obtained from the farm.

The dominant family system in Cameroon is the extended or joint family system. Women in Cameroon therefore have their traditional roles extending beyond their immediate family to the external family and their community. A married woman eventually becomes part of her husband's family for the entire length of the marriage and has as responsibility, the caring of her aging father and mother-in-laws, in addition to her own parents. She also undertakes activities at the community level and these are normally voluntary and unpaid labors, work normally taken to improve the community. These activities usually include clean-up campaigns to keep the streets and specific areas clean, the building of a community school, health centre or market.

These traditional roles however do not exist in their natural state in most urban areas in Cameroon. These traditional roles are more prominent and adhered to, strictly in the rural areas. In the urban areas, they have been modified and seen as inferior by the educated elites. Most women in the urban areas spend less time on household chores since they are adapted to the use of house helps. Also, higher educational levels and social amenities such as electricity, portable water and kerosene and gas stoves for cooking provide better sources of energy for women in the urban areas.

With the advancement in technology, it must be noted that, most of these traditional norms and roles are increasingly becoming meaningless. But the fact that traditional roles are deeply embedded and understood as facts, and that beliefs and traditions are laid down values of a society that will continue to exist and be passed on from generation to generation must not be forgotten.

1.4 Women in the Small-Scale Business Sector in Cameroon.

Since the introduction of the Structural Adjustment Policies (SAP) in the late 1980s in Cameroon, some women and men are spending more time in agriculture to offset declining incomes and pay for a range of social services, growing crops for sale, barter or subsistence, while others combine farming with entrepreneurial activities. Ever since then, individual and collective contributions to family and community welfare have been vital. The informal sector provides a means of survival for both these men and women from the formal sector and to the women who primarily dominate the sector. Just like Fonchingong (1999), Harper and Harper (1992) think that most women who are engaged in the informal sector worldwide belong to the poorer, often poorest strata of society. A large percentage of these women entrepreneurs have had little education and therefore have been eliminated from the formal modern employment sector. The informal sector has particular advantage for these women because of the ease of entry, flexibility, locations and links to the local markets. According to Endeley and Fonjong (2004), the informal sector is the pivot to the economy of any developing country, especially in Africa. This is fundamental because it is natural, dealing with agriculture and the natural resource exploitation that are traditional to African societies. Because most of the activities of the sector have existed since the beginning of time, it has many years of experience in providing and ensuring the basic sustenance of the people.

Women in the small-scale business sector cut across a wide range of activities in Cameroon. From the urban to the rural areas, they function as; petty traders in food crops, locally known as '*buyams sellams*¹', fruit vendors, fish smoking, restaurant operators, basic provision store operators, exploiters of non-timber forest resources, local beer parlour operators, locally distilled wine and palm wine vendors, telephone box operators among others. These women operate almost everywhere, from the smallest available space to market

¹ Women who buy to resell

stalls. But generally, they operate in one or more of the following places; in front of their homes, under trees, along major road junctions in open space, at motor parks and bus stops, along road sides in small stalls, at public places like hospitals and schools, in offices, in the open air market places and in market stores.

The women in this small-scale business sector also cut across all social status. They are either single, married, divorced or widows. Those who are married, and some single women who are sometimes single parents, usually have larger household sizes. Most of their start-up capital is usually small, ranging from 5,000 CFA² or less and is usually provided by family relatives, friends, or from very tiny savings. Most of them have no professional training and their motivations for taking up a particular business activity are different, as well as their individual business objectives. Their profit margins are usually low and the rates of business growth also slow (Endeley & Fonjong 2004).

Small-scale business women in Cameroon make an important, though not significant, contribution to economic and national development through the role they play in the chain of production. For example, they provide raw materials to some actors in other domains of production, like the food vendors providing raw foodstuff to restaurant operators, they also provide jobs to drivers and park attendants as they move from one market to another to sell their merchandise. All these activities have a multiplier effect on many households, and thus help in the reduction of poverty.

² 1 Euro = 655 CFA

CHAPTER TWO

PROFILE OF THE STUDY AREA

2.1 General Description of Cameroon

Situated in Central West African Coast, Cameroon is shaped like an elongated triangle and forms a bridge between Western Africa and Central Africa. It borders with Chad in the north and northeast, Central African Republic in the east, Congo, Gabon and Equatorial Guinea in the south, the Gulf of Guinea (Atlantic Ocean) in the southwest, and Nigeria in the west and northwest. The country has a total area of 475,442 sq. km (183,568 sq. miles), and a population of approximately 16.7 million. Yaounde is the capital, and Douala is the largest city and the economic capital. French and English are both official languages. French dominates, however; English is confined mainly to the west.

Cameroon has four distinct geographical regions. In the south is the coastal plain, a region of dense equatorial rain forests. In the center is the Adamawa Plateau, a region with elevations reaching about 1370 m (about 4500 ft) above sea level. This is a transitional area where forest gives way in the north to savanna country. In the far north the savanna gradually slopes into the marshland surrounding Lake Chad. In the west is an area of high, forested mountains of volcanic origin. Located here is Mount Cameroon (4095 m/14,435 ft), the highest peak in Western Africa and an active volcano. The country's most fertile soils are found in this region. Among the principal streams, the Sanaga and Nyong rivers flow generally west to the Atlantic Ocean, and the Mbéré and Logone rivers flow north from the central plateau into Lake Chad. A network of rivers in the Chad Basin, including the Benue River, links the country with the vast Niger River system to the east and north.

Cameroon has a tropical climate, humid in the south but increasingly dry to the north. On the coast the average annual rainfall is about 4060 mm (about 160 in). On the exposed slopes of the Cameroon Mountains in the west, rainfall is almost constant and sometimes reaches 10,160 mm (400 in) a year. In the semiarid northwest annual rainfall averages about 380 mm (about 15 in). A dry season in the north lasts from October to April. The average temperature in the south is 25° C (77° F), on the plateau it is 21° C (70° F), and in the north it is 32° C (90° F).

Cameroon's valuable rain forests contain a number of species of trees, including oil palms, bamboo palms, mahogany, teak, ebony, and rubber. Wildlife is diverse and abundant and includes monkeys, chimpanzees, gorillas, antelope, lions, and elephants, as well as numerous species of birds and snakes.

Figure 1: Map of Cameroon.



The country is ethnically diverse with over 225 individual groups. The local economy is driven by foreign aid, a wide variety of agricultural ventures, as well as oil and timber production. The country is rich in natural resources such as petroleum, timber, bauxite, iron ore, hydropower and also in cash crops such as coffee, cocoa, rubber, bananas, oilseed, grains, root, livestock and timber.

2.2 Description of the Study Area

Nso is a tribe in the North West Province of Cameroon, found in Kumbo Central Sub-division in Bui division. Kumbo is situated some 180 km above sea level, North West of Bamenda, the provincial capital, and it is the second largest town after Bamenda in the province. The topography is hilly, with undulating hills and valleys that offer splendid and spell bounding sites. It is built on three district hills via;

- Kumbo Square; which acts as the traditional and religious centre because it inhabits the Fon's palace and is the headquarters of religious denominations such as the Roman Catholic Church, the Presbyterian Church in Cameroon, the Muslim Church and the Cameroon Baptist Convention.
- Mbve; the commercial Centre harbours the Kumbo main market.
- Tobin; the seat of the administration holds almost all administrative services of the council and the central government of the sub-division.

The whole municipality covers a surface area of 920 km square and a population estimated at over 100,000. The population of Kumbo is typically youthful and consists of indigents, people from other parts of the country and immigrants. A majority of the inhabitants are the indigenous people-the Nso.

As neighbours, the Kumbo municipality shares boundaries with Jakiri Rural Council to the South, Elack Rural Council to the East, and Mbiame Rural Council to the West. The municipality counts a good number of services that run across education, health, sports and touristy domains. The main official language spoken here is English, but however, pidgin English (broken English, spoken all over the country) and Lamnso (the traditional dialect) are more rampant. Besides all these, Hausa, Ibo, and other ethnic languages can be heard in some parts of the locality although to a lesser extent.

Like the rest of the country and most of Africa, Kumbo enjoys two climatic seasons: the Rainy Season and the Dry Season. The rainy season, otherwise called the wet season, runs from late March to October. During this period there is rain in the country regularly and the rains could become very heavy and torrential in the months of July and August. However, Kumbo is spared from floods because its mountainous nature provides for natural drainage. The rainy season is usually a very busy time for the farmers, because it is the planting and harvesting season in the area. The dry season falls between late October and March. Rain is rare during this season. For most of the time there is blue-sky sunny days, but the heat is very much moderated by the cool breezes that blow regularly. Nights are quite cold and temperatures could go down as low as 15 °C (59 °F). However, the season favors general business in the region given that the unpaved roads are easier to ride through and disturbances by the rain are rare. Generally, temperatures hardly rise above 30 °C (86 °F) during any of the seasons.

2.3 Economic Activities of the Study Area

More than 70% of the population of the study area lives by agriculture and commerce; which means that most people in the region are farmers who cultivate and harvest crops and take them to the market for sale. The major crops cultivated are maize, beans, Irish potatoes, sweet potatoes and vegetables. They also produce cash crops such as coffee and kola nuts. As concerns livestock farming, cattle, goats, sheep, pigs and poultry are reared on a large scale. Cattle rearing are very common among the Muslim community, with men grazing the cattle and women milking them. Besides these, people from this area also earn much from eucalyptus trees. The trees play a multitude of roles: they are used as a source of energy, sawed as timber, and sold to electricity companies as poles for transmission lines.

Industrial and commercial activities are very meagre. Business activities are dominated by small-scale enterprises with very few large-scale ones, and are mostly carried out by women. Furniture makers, carvers, millers, weavers and honey drainers undertake small-scale Industrial activities. Stone and sand quarrying are also carried out.

2.4 The Position and Role of the Woman in Kumbo

This section attempts to look at attitudes, beliefs, and concepts of women in Kumbo in their roles and capacities as mothers, wives, workers inside and outside the home and the kin. These women contribute to all the domains of development; social, economic, political, environmental and cultural as they perform their triple roles of production, reproduction and community (voluntary/political) work.

The typical Cameroonian Kumbo Woman has been regarded on several occasions as performing important social and economic functions. Despite their efforts and contributions, these women remain poor. Once married, she is considered her spouse's 'inheritance property', comparable to her spouse's personal property and real estate. When she is married, her rights over her own property are limited for as long as she is married. There are still some cases of women subordination, as a consequence of age differences between men and women resulting from early marriages. Polygamy, which is the common law form of marriage, is discriminatory; polyandry is prohibited. Traditional beliefs and values determine a woman's position. In this part of the country, just like elsewhere, children are appreciated and women obtain the major part of their power and respect by virtue of being *mothers*. Therefore, the woman is expected to give birth to as many children as possible, even if it is against her wish. Frequent child bearing results in health hazards, which in some cases may result in the death of the mother or baby.

Women in this region like in other areas, work more hours than men regardless of the season; both in farming and non-farming activities. In total, the high labour input of women most often involves manual labour for household, farm and other non-farm activities. These women are thus experiencing time poverty and the need for a trade-off between activities. At the household level, the women are involved in child rearing and household maintenance (including food preparation, gathering water and fuel), food and horticultural crops, small livestock rearing and agro processing. For the farming activities, the men clear the land while the women plant, weed, process and store agricultural products. Processing agricultural products is one of the most time and labour consuming of all activities. Processing is for household consumption (such as the grinding of cassava into *garri*)³, as well as for the market. Rudimentary processing equipments are insufficient.

³ Flour made from cassava, a staple food in Cameroon.

Non-farm activities for these women include non-crop income generating activities. Women of this area pursue a wide range of businesses around their farming activities and are involved in more income generating activities than men. This is because they feel that;

- Farming alone cannot provide enough income to sustain the household;
- One single activity does not provide the income needed;
- Diversifying income sources help to minimize risk;
- Income generating activities are linked to agricultural activities; they will therefore require little working capital and control the income.

Women here are seen as reproducers and are perceived to have minor productive role to offer. In most cases therefore, it is not very common to find women sitting together with men to discuss general matters. Women therefore have very little decision-making power and also lack access to and control over some resources. However, these women have the right to protest, individually or more powerfully in groups, when they perceive that men have acted in ways, which show disrespect for women's role in their society. When women protest today, they do so not to claim some kind of androgynous space, but they do so by virtue of their status as *female*- and especially as mothers with responsibilities for children (Mitzi 2000). There are also other traditional beliefs and myths that hamper most small-scale business ventures of women in this region. Some of these will be mentioned later on in the work.

CHAPTER THREE

WOMEN ENTREPRENEURS IN SMALL-SCALE BUSINESSES LITERATURE REVIEW

From the 1980s, in line with dominant neo-liberal ideas of promoting economic growth through individual effort, the terminology frequently used has been of promoting women's entrepreneurship. The principal thrust of this chapter is to review literature on women entrepreneurs in small-scale businesses. In doing so, the chapter defines the concepts of small-scale business and entrepreneur, identifies female entrepreneurs' characteristics, the opportunities they have and the factors that impede their performance.

3.1 Definition of Small-Scale Business and Entrepreneurs

At present, there is no universally accepted definition of a small-scale business. (Scarborough et al. 1991). One study of small-scale enterprises carried out by the United States Agency for International Development (USAID) found more than 50 different definitions in 75 countries (USAID 1983). The definitions used various measures of size depending on the purpose for, and the persons, doing the measuring. However, some of the yardsticks, which have commonly been used, are total number of employees, total investments, and sales turnover (Kibera et al. 1996). It should however, be noted that, even when the number of employees is used as a measure of size, the upper limit of a small business is not universal across time and space. For the purpose of this study, small-scale businesses and small-scale entrepreneurs/enterprises will be used interchangeably.

The word "entrepreneur" has a definitional problem, with existing literature providing many descriptions of it. This has made comparison of findings across studies very difficult. Moore (1990) argued on the need to find a common definition in development theory. A review of literature thus reveals a couple of approaches to the definition of an entrepreneur with the Oxford Complete Word finder defining it as a 'person who undertakes an enterprise, person in control of a commercial undertaking, a contractor acting as an intermediary (Chitsike 2000). But in this study, an entrepreneur is defined as "one who assumes the financial risk of the initiation, opinion and management of a given business or undertaking" (Jerry 1983: 175). Broadly speaking therefore, an entrepreneur is a person who is innovative,

imaginative, skilful, predictive, optimistic and venturesome and willing to take the initiative and exploit the prevailing environments through an economic activity.

Characteristics of Small-Scale Entrepreneurs

There is a lot of literature on the characteristics of entrepreneurs, but most social scientists have singled out innovation and risk taking as the most typical characteristics of entrepreneurs.

Whilst Schumpeter (1934) defines innovation as the introduction of a new product or process, or opening of a new market, identification of a new source of supply, or the creation of a new type of industrial organization, Drucker (1985) sees innovation as meaning a new product or service, which can also include new ways of delivering an exciting product or service (so that it is cheaper or more convenient for the user, for example), new methods of promoting a product, new ways of organizing the company, or even new approaches to managing relationships with other organizations. An innovation is therefore any new way of doing things so that value is created.

Moore and Buttner (1997) think that small-scale entrepreneurs are more innovative than their managerial colleagues in larger organizations, prefer unstructured situations and enjoy incorporating new and untried strategies in problem solving. Women's household duties, according to Coughlin and Thomas (2002), including child-bearing and the financial practical side of house keeping have taught them to use their initiatives under what are often difficult circumstances. In other words, to be enterprising and innovative. The history of women's social role has always been full of constraints, but it could now be translated into opportunities-, which is precisely what many women are doing. In creating their own businesses, women small-scale entrepreneurs did not start from a mathematical calculation of how much could be invested and how much could be earned in some business. They have started from a need they felt was unmet. It was often a social need. They have thus tended to approach marketing in an innovative way, creating new markets and providing services that did not exist before.

Most entrepreneurs are risk takers. According to Mtyana (2000), a person faces the choices of either entering the labor market for a fixed and certain wage, or becoming an entrepreneur who buys inputs at a fixed price but sells outputs at an uncertain price in the hope of obtaining profit. Entrepreneurs start businesses, which in most cases are full of uncertainties, among which are market and customer uncertainties.

According to Mtyana (2000), entrepreneurs face market uncertainty when they cannot influence price within the market. The reason is that, most of these businesses are small and operate in a perfect competition market.

When an entrepreneur decides to start a new business, he or she is not sure if there are enough customers for the product. Establishing credibility with potential clients and customers during the start-up phase is often difficult (Fabowale et al. 1995).

3.2 Women in Small-Scale Businesses

Worldwide, many women are business owners. Small-scale businesses emerge from an individual's creative spirit into long-term business ownership, job creation and economic security. Women bring commitment and integrity because they care about economic empowerment, entrepreneurial development and innovation. Worldwide, the number of female small-scale business owners continues to increase steadily, and these women are active at all levels; domestically, regionally and globally. Harper and Harper (1992) noted that, women run some 70% of all informal sector micro-enterprises worldwide. In the United States of America for instance, women own about 25% of all businesses (Sexton & Bowman-Upton 1991). With regards to Africa, Boserup (1970) pointed out that women accounted for about half of the labor force in trade. She further observed that thousands of women invest money, employ workers, operate machinery and assume risks of the production of processed foods and therefore are entrepreneurs in the strictest sense of the word. In Uganda for example, women's involvement in micro-enterprises has recently witnessed an upward trend. This has been possible due to the realization of the fact that men can no longer sustain their families' single handedly (World Bank 1995).

While specific theories about women entrepreneurs have not been fully developed, theories about business ownership in general are well advanced and accessible (Jalbert 2000). Dolinsky et al. (1993) are of the opinion that most international studies on female entrepreneurs suffered from limitations that precluded their generalization. Most used convenience sampling, small sample sizes, have a limited geographical scope and individuals were seldom observed over an extended period. Research about businesswomen is therefore very limited and has mostly suffered from small sample sizes. Compared with men, women in both the developed and developing countries are usually confined to activities that relate to traditionally female branches of the economy. In other words, there are gender differences in

the type of business activity. Women are most likely to be found in food production, nutrition, health and childcare, retailing and the service sector, while men operate significantly more in construction, metal works, carving and manufacturing (Coughlin & Thomas 2002). This segregation is compounded by lack of access to technical knowledge and access to credit. According to Chen (1996), most women owned businesses in most parts of the world are characterized by invisibility, small-scale, informal, low return, under capitalization and static or low growth.

Women's entrepreneurial activities depend largely upon the responsibilities and obligations, which their culture places upon them as regards earning their own income. In sub-Saharan African countries in general and in Cameroon in particular, women are expected to contribute (in the form of money or in kind) towards food, education, clothing, social obligations and other household expenses. Furthermore, there are many regions where a high proportion of women are heads of households and thus responsible for all needs.

3.3 Motivation for Starting a Business

Women are motivated by many factors to set up businesses of their own. In this section, I'll try to look at the different motivational forces, which cause women to start their own businesses. There are many reasons, most of which are related to economic, social and personal motivations. Moore and Buttner (1997) are of the view that, just like men, women launch their businesses to achieve independence, personal development and job freedom. Research in other contexts argue that unlike men who are motivated by the need to invest time and money outside the household, women are motivated principally by the needs of their children and household (Rawlands 1995).

Economically, Coughlin and Thomas (2002) argue that, one of the most universal motivations for women starting businesses of their own is the need to generate income. They think that, if women had the same opportunities to make money in jobs like men, then the energy behind this motivation would be much less. In many cases, women are the primary breadwinners of households, especially in developing countries where it is common for one man to father numerous children without providing economic support to any of the offspring. Also, decreasing opportunities for men to earn a family wage and the increasing disruption of family ties with economic development, especially in Africa, have made many women less able to depend on customary forms of male support. In many cases, male expectations that

women will contribute to the family income pool have increased. Thus the economic motivation for women to start a business has grown out of financial conditions that have forced women to find alternative methods for generating income. According to a report by the United Nations Economic Commission for Europe (UNECE 2004), women experience more difficulties than men in getting decent jobs in most European countries, especially in Eastern Europe and the Commonwealth of Independent States (CIS). This, they say, is due to discriminatory practices, especially in the private sector, and gender barriers embodied in social norms and existing labor market institutions. Many women are therefore turning to self-employment and small businesses as a means of economic survival.

By starting their own businesses, women are creating an environment where they are in control of where they work, how they work and when they work. Socially therefore, many women start businesses because they have the desire to find balance between work and home (Coughlin & Thomas 2002).

Personal motivations as stated earlier by Coughlin and Thomas (2002) are among the reasons for women starting up businesses of their own. The desire for self-fulfillment is particularly strong for women, since many societies give women little respect for their accomplishments and abilities and therefore crave an opportunity to create their own self-respect. Coughlin and Thomas (2000) concluded by acknowledging that the rewards of business ownership for women also includes the satisfaction of building and growing a business, as well as employing people and helping them achieve their full potentials. Thus, many of the women starting businesses today are not just individuals who just want to stay at home and start a little something on the side. Instead, their businesses are getting bigger and more substantial. Some of these women are actually experiencing a slow business turn-over.

Apart from the above motivations, other women have started businesses of their own because of unsatisfactory experiences at the work place. According to Scarborough and Zimmerer (2000), women face discrimination in the workforce. They argued that as a result of this, women have turned to small businesses, which have offered them opportunities for economic expression through employment and entrepreneurship. Women's motivations for starting a business are therefore related to their need to be independent, achieve job satisfaction, attain personal accomplishment and fulfillment, and be creative and economically self-sufficient.

3.4 Opportunities for Women in Small Scale Businesses

The growing amount of literature on women's issues that has appeared during the 1970s has been instrumental in deepening our knowledge of the nature and extent of women's participation in various economic activities. It has also increased the awareness of the conceptual and empirical problems that exist regarding this subject (Beneria 1982). However, very little has been said about the opportunities that these women have. Nevertheless, though the challenges outweigh the opportunities, they do have some opportunities ranging from credit to training and technology. There have been significant efforts by government and non-governmental bodies in most countries to encourage and provide an enabling environment for female small-scale enterprises.

Many financial institutions, realizing the positive impact of helping female entrepreneurs get started, are employing the innovative concept of micro credit. Micro credit (lending small sums to poor people to set up or expand small businesses) has shown to be an effective way to alleviate poverty, as the poor usually cannot borrow from commercial banks due to lack of collateral (Seymour 2001). Small-scale business women also receive training on various aspects of business management, especially record keeping. In many African countries, there are training centers for women where they receive vocational training on different trades like knitting, hairdressing and other services. In Cameroon, for example, both local and international NGOs, and related organizations provide small-scale businesswomen with credit, business skills, information, and training in information technology (Fonjong & Endeley 2004).

Besides the financial and technological opportunities that are available for small-scale business women, there are also social and community benefits. One is that expertise and experience are usually perpetuated and passed on, making others successful as well. For instance, participants in a garment-making training process in Kenya shared their know-how with employees, apprentices and family members, who have in turn trained others (UNSD 1999).

At the India Women Entrepreneurs Conference in 1999, Hyderabad governor, Dr. C. Rangarajan suggested that entrepreneurial opportunities for women would remain limited without the attitudinal changes among men and family members. According to the governor, "the real entrepreneurial spirit of women can assert itself only if they break out of the traditional mould and decide to venture out" (cited from Seymour 2001). Greater and

continued support for entrepreneurial activities is therefore needed to further improve the lives of these women and the conditions of their communities.

3.5 Problems Faced by Women in Small Scale Businesses

Previous studies have identified some problems common in the start-up and early phases of women-owned ventures. These include obtaining start-up capital, marketing the product or service and shortcomings in business training such as financial and employee management skills. In support to this, Kibera and Kibera (1999) identified lack of education and training, lack of resources, management problems, socio-cultural factors and legal and regulatory constraints as the principal constraints faced by female entrepreneurs. As recognition of women's role in the small-scale business sector is increasing, so too is recognition of the constraints they face. Although both men and women face some constraints, women have additional constraints to overcome ranging from the household level to the micro- and macro-economic level. The uneven distribution of business ownership between males and females could to a considerable extent be attributed to entry barriers experienced by females in particular, for example insufficient access to finance and credit facilities (Brown 1997, Maysami & Goby 1999). Other entry barriers identified were insufficient recognition by governments in the economies of developing countries in particular, limited education and vocational training, no collateral and no or a poor credit history, no business track record, lack of legal status (Brown 1997), family commitments of married women and female entrepreneurs avoiding the male-dominated business sectors (Hamilton 1993). A review of current literature on women's business ownership in Latin America and the Caribbean undertaken by Weeks and Seiler (2005) stressed on access to capital and technology as the most important issues and challenges faced by these women.

Although women face common challenges related to starting and building up their businesses, their experiences vary. Their needs are shaped by the business, policy, and cultural environment. The United States and Canada are examples of countries with well-developed policy and institutional structures supporting women's entrepreneurship. In both countries, a range of government actions and public/private partnership initiatives over the past several decades has corresponded with an explosion in the number of women starting businesses. Still, evidence suggests that women continue to face gender-based barriers in access to financing, information, and networks (UNECE 2004).

3.5.1 Access to Credit

Entrepreneurs usually require financial assistance of some kind to launch their business ventures-be it a formal bank loan or money from a savings account. While women in the United States and the United Kingdom have difficulties accessing finance because they are not taken seriously in the male –dominated banking world, many problems of women entrepreneurs in Southeast Europe and CIS countries are more closely related to the weakness of financial institutions and in many countries, traditional views about property rights (UNECE 2004). Women in developing nations, on the other hand, have little access to funds, due to the fact that they are concentrated in poor rural communities with few opportunities to borrow money (Starcher 1996).

One recurrent theme in women and development issues, therefore, is women's difficulty in obtaining credit as a key stumbling block to starting and running a business. Lack of access to credit, both formal and informal, is a major problem, often restricting women's ability to smooth consumption over time and undertake productive activities. A research carried out by the World Bank (1994) in Kenya and Ivory Coast suggested that women had a lower livelihood of borrowing from formal sources, and even from other individuals. Lack of collateral requirements, high transaction costs, limited education and mobility, social and cultural barriers and the nature of women's businesses were given as the reasons for this.

In Tanzania, commercial banks, which were traditionally looked upon as powerful catalysts of economic development through resource mobilization and the provision of credit to profitable ventures, do not offer credit to the rural poor or small businesses (Kuzilwa & Mushi 1997). Their leading policies and collateral requirements, cumbersome procedures and their own perception of small businesses and the rural poor as risky business often lead to their exclusion. Most of these banks regard poor-income households as too poor to save, and are not personally known to them, they do not keep written accounts or business plans; they usually borrow small and uneconomic sums. They therefore perceive that they are exposed to high risks every time they lend to this group (Ndanshau 1996). In Mexico, women business owners who have been in business for a long time are more likely to have bank credit, as are the female owners of larger firms (Weeks & Seiler 2005).

Statistics from most developing countries show that women make up a small proportion of the clients of most formal banking institutions. In Cameroon for example, only about 10% of women use the formal financial institutions (Mme Elango 2002), while in Uganda, banks reported that women represented between 5-20% of the total portfolio (Bucher

& Maramba 1999). Women usually lack the savings needed to put down the equity payment required to get a loan. Also, they often have no access to land or physical infrastructure, which could be used as collateral for a loan. Papart (2000) acknowledges that because the Zimbabwean women rarely own land, and if they do, usually obtain marginal land with little chance for capital accumulation, they are at poor credit risks, and thus have more difficulty obtaining loans than men. Everett and Savara (1987) in their studies on women's access to loans found that, although women constituted the majority of the borrowers in the banks they studied, they received smaller loans than men did. This was mainly because they were concentrated in economic activities that the bankers assessed as requiring less working capital. They also found that, contrary to bank assertions, borrowers usually approached banks indirectly, through an intermediary. This seemed to be the case for women than for men, perhaps because women were more often illiterate and hesitant to approach the banks directly.

In accordance with the literature survey therefore, the following problems were listed of female entrepreneurs in the developing countries who tried to obtain credit or financial assistance;

- Lack of collateral
- No credit records
- Discrimination against women
- Most assets registered in husband's name
- Inability to qualify for loans due to stringent criteria applied by banks
- Lack of business and management experience.

In the developed nations, the challenges that women face in accessing finance include;

- Women often have small amounts of personal capital available for start up
- Women lack knowledge about the available options, and the costs of getting this information (measured in money, time, energy) may be high due to family responsibilities.
- Women may face explicit or implicit (structural) gender discrimination
- Banks may have inaccurate perceptions of women's borrowing and entrepreneurial behavior.
- Banks often rely on personal profiles and track records in reviewing loan applications.
- Women may be asked to pay a higher interest rate or provide higher guarantee.

In the 1980s, the World Bank put poverty reduction as a development promotion priority agenda. This led to most of the credit schemes that emerged, to be more directed to solving poverty issues. According to the schemes, people might improve their living standards by becoming micro-entrepreneurs, and financial institutions should support their initiative with small loans (Chjoriga & Cassimon 1996). This school of thought believes that credit targeted to the poor, women and youth has a great impact on poverty alleviation. Evidence, however, shows that, the middle and the upper poor benefited more. The chronic poor who are below the poverty line and who compose the majority did not benefit (Hulme & Mosley 1996).

3.5.2 Low Levels of Education, Training, Management Skills and Technology

Generating potential viable business ideas requires a great deal of awareness about one's environment. Coming up with ideas for products/services that can satisfy customers require the ability to understand and anticipate their needs and wants. That ability is positively correlated both in literacy and knowledge. Where both are lacking, successful entrepreneurship will be rare. Education and training are therefore as vital for success in business as is access to capital, and equally influence the design and implementation of a host of other business activities, such as market development and personal management. Some writers see education as been capable of developing competencies required in an entrepreneurial venture including creativity, curiosity, open mindedness, good interpersonal skills and technical know-how (Omari 1994, Olomi 1996). An article by the United Nations Conference on Trade and Development (UNCTAD) states that, the personal attributes, skills and competencies of the entrepreneur largely determine how the enterprise is managed in crucial functional areas; thereby determining it's chances for success (UNCTAD 2000). According to Downing (1990), factors that hamper the growth and profit potential of women's enterprises include concentration in product markets, which have poor demand and poor management.

Worldwide, majority of women lack access to education and training opportunities. The World Bank's (1994) report for example estimated that of the 700million people who were illiterates, 65% were females. The report also stated that parents in the developing countries are less likely to send their daughters to school than their sons and about 77 million girls of school going age were not in school at the time of the research. Against this

background it means that, women start their businesses without adequate skills and experience. This has effects on their output and performance.

Despite the level of education of and certain economic status of some women, they carry no entrepreneurial experience and have very little exposure to the outside world when they start a business venture (Iyer 1999). A good number of them do not have the basic knowledge of how to run and manage small businesses, says Fonjong and Endeley (2004). Even in choosing their activities, some have no prior knowledge of the market situation due to lack of information. They go further to explain that, women have less time and opportunities to get involved in job training relevant to entrepreneurship, due to their huge burden and that, their triple role also worsen the situation. Inadequate skills limit women's participation in development as a whole.

Information and communication technology (ICT) have enormous potential as a tool to enhance women's economic, political and social empowerment. Women entrepreneurs in particular can benefit from these to improve their access to information and networks and to increase the competitiveness and market outreach of their businesses. Women's access to ICT varies among and within countries all over the world. Women in the European Union (EU) countries, particularly in Scandinavia, are most likely to have adequate access to ICT, although they still lag behind men in many aspects of ICT use (UNECE 2004). Horn of Africa Regional Women Knowledge Network (HAWKNET 2002) identified high rates of illiteracy among African women and lack of money and time as major obstacles to the access to ICT and technology in general.

3.5.3 Access to Markets

Businesses rely on market for survival and markets need money to turn their interests into effective demand. Accessing local, national and international markets have for long, been a major challenge for women in small businesses. An empirical study carried out by McCormick and Ongile (1997) on small and medium range garment entrepreneurs found that the major constraints that faced the entrepreneurs in general in this sector was low market demand.

According to a survey carried out by the United Nation Conference on Trade and Development (UNTCAD 2000) in some selected African countries, poor transportation and road facilities were identified as restricting the expansion of women's Small and Medium size

Enterprises (SMEs) into other geographical areas. The survey further identified inadequate information on markets, trading rules and practices, and regulations as major obstacles to market development, in particular lack of networks and support systems. Report on a workshop carried out by the commonwealth on strategies for west Africa on Poverty Reduction, Gender and Enterprise Development in Ghana in August 2004 also identified inadequate market related information, identification of markets and market strategies, inadequacy of skills in design and packaging, unfair competition from imported products and adverse impact of trade policies and globalization on SMEs as trade and marketing constraints for the small-scale entrepreneurs.

3.5.4 Social and Cultural Constraints

An understanding of the influence of socio-cultural environment on entrepreneurial development is necessary not only for explaining the existing differences between different nations and between different groups or classes of people but also for informing culture-specific entrepreneurial development strategies. African nations have strong socio-cultural environments that differ significantly from those of other nations, particularly industrialized Western nations. It may be for this reason that many Western style models and approaches have failed to solve African entrepreneurial problems

Women's multiple roles as mothers, wives and caretakers act as a major barrier to their carrier as businesswomen. Social expectations regarding women's role and family responsibilities therefore usually mean that women assume a greater responsibility for household, childcare and dependent care which can be a burden for them trying to manage and balance responsibilities while trying to grow their business (OECD 1998). In support to this, World Bank's report (1994) acknowledges that the need to balance home and market responsibilities is a major constraint on women's earning, productivity and accumulation of human capital. Thus women who carry out business ventures outside the home are still responsible for the domestic work of the household and thus bear a double work burden, which is an obstacle to their businesses.

Gender discrimination, which often stems from tradition, conservative cultural attitudes and religion or religious interpretations, can be used in most cases to inhibit women's participation. In many places, women are still perceived as subordinate to men.

Some of the barriers that women, especially poor women, face in obtaining and using financial services are closely related to their gender roles. For example, the World's Bank (1994) report states that, in many countries, patriarchal traditions and loopholes in legislation prevent equalization of inheritance rights. Also, socially and culturally defined roles and responsibilities influence the kind of business activities that are most likely to engage women and restrict their ability to take advantage of conventional banking and credit facilities. In most CIS countries, issues such as property rights and traditional cultural norms are highlighted as key barriers for women entrepreneurs (UNECE 2004).

One cultural barrier, which is very common with third world women, is lack of decision-making power. In tradition bound societies, social institutions such as family, school and work organizations believe in the hierarchy of authority (Kanungo et al. 1994). In most of these societies, authority and control continue to be based largely on inherited factors such as age and kinship, and hierarchy and authority predominates all social institutions, particularly those in rural areas where traditional values and norms are still very intact. As Hagen (1974) argues hierarchy of authority in tradition-bound societies breed authoritarian leadership. Authoritarian leadership that prevails in most African societies, particularly in government departments, denies people the opportunity to participate in decision-making and develop self-confidence in the running of an enterprise. According to Themba et al. (1996), this lack of self-confidence has tended to inhibit entrepreneurship in most African countries. Women in some regions cannot sit and discuss matters concerning them and the family with their husbands. This leaves the men to take whatever decision they wish without considering the woman's needs. In most cases, the men have the final words. Lack of decision-making power leaves the women unable to decide for themselves and unable to take loans for their activities.

Religious belief is another cultural factor, which inhibits women's progress in their economic ventures. Some societies hold beliefs on the continuous existence of the ancestors. In Ghana for example, certain parts of the bushes are demarcated as sacred grooves and shrines where spirits and gods dwell. Traditional priests and herbalists are the only people allowed going to these shrines. This affects women engaged in sheabutter production (Azure 2001). Also, in some strict Muslim regions, women are restricted to carry out business only within the premises of the house. This affects the size of the woman's business.

Summary

A review of existing literature for this thesis revealed that heavy responsibilities for care and provisioning in the household restrict women's working hours and mobility in a way that affects their choice of sector and business practices. So women's businesses tend to be smaller and slower growing than men's. They are also more likely to be home-based and tend to be in sectors that are technologically unsophisticated and overcrowded to the point of market saturation. These business characteristics mean that women entrepreneurs are perceived as poor credit risks. A review of literature on women and credit also revealed that commercial banks and other formal financial institutions have often failed to cater for the credit needs of small business operators and particularly women mainly due to their lending terms and conditions. They require collateral, which the poor, especially poor women, cannot provide, and since they cannot afford the required collateral, they are considered uncreditworthy.

A research carried out by UNCTAD (2000), concluded that the existence and persistence of customary practices, combined with structural imbalances in the legal system, are the root causes of a multiple of obstacles which women entrepreneurs continue to face.

CHAPTER FOUR

METHODOLOGY

The fieldwork setting was carried out between the months of June and July through to August 2004. This period of the year coincides with the harvesting season. It is also the time when most people concentrate more on off-farm income generating activities. Most business women spend longer hours at their business sites during this period, since it is the major source of income for most families. This time of the year thus created a favourable time to get in touch with the targeted group, especially the women.

4.1 Choosing the Methodological Approach

There is no foolproof formula for how to choose the correct methods, techniques and tools for a research. But experiences are being accumulated, recorded in textbooks and guidelines and serve as illustrations of what is and is not possible (Mikkelsen 1995). The choice of methodological approach therefore depends on the purpose of the research, looking broadly at the kind of questions to be explored.

According to Mikkelsen (1995), controversies have been raged over the justification for using qualitative methods in social science research in general and in development studies in particular. The controversy is centred on the scientific traditions with which the qualitative and quantitative methods are associated. At the risks of over-generalization, qualitative methods are identified with phenomenological, interpretative research and quantitative methods with pure positivism. Anafi (2000) thinks that qualitative methods work when one wants more précised statistical answers to carefully defined questions on topics that need to be thoroughly understood. Statistical methods give precise estimates and one can assess their reliability. Thus, they give support to findings and interpretations.

4.2 Qualitative Approach

It is often maintained that, the qualitative approach is sensitive to the human situation and it involves an emphatic dialogue with the subjects studied. As a result, it is a uniquely sensitive

and powerful method for capturing the experiences and the meanings of the subject's everyday world. The qualitative research is usually characterized by high flexibility and the research process is often inductive. The researcher, most often, has the freedom to formulate and change questions around the issue being investigated as they come to mind.

In this study, I decided to use the qualitative method because of limited time for the research, which did not permit the use of the quantitative method, which is often time consuming. Secondly, I wanted to have an understanding of the women's own point of view about the study. The use of a more rigid means or close ended questions would not have given me the details of the daily activities of these women and how they manage their businesses. Another advantage of using the qualitative technique is that, it is most appropriate for studying complex and sensitive situations, as the researcher gets the opportunity to prepare the subject before asking the questions.

A few simple quantitative technique will however be used to analyse some of the responses taken from non-structured interviews. These will include simple bar graphs.

4.2.1 Sampling Procedure

Determining the sample size, for the qualitative part of the research, is a necessity in a research work to fulfill the purpose of the study. Any research has to use the largest sample size possible so as to increase the chances of obtaining powerful research findings (Pelto & Pelto 1987). But most often, there is a problem of the sample size to be chosen. The sample size used for this research is small due to time and financial constraints, which limited the researcher from using a bigger sample size.

The sample size chosen for this study was 90, mainly concentrating on women in small-scale businesses, since they form the focus group of the study. The women interviewed were involved in all type of businesses ranging from petty trading in foodstuff, provision, palm wine, second hand dresses, poultry farming, knitting, hairdressing and tailoring. The women employed between 1-4 persons depending on the size of their business. In some cases, there were more than 4 persons found in a business site. This is because apart from the few that were being employed, the others were apprentices, who were also learning the trade. In my research, I made an effort to target most of the small-scale business women who had been in business for quite some time. The reason for this approach was to find out why despite their

long time in business, it still remains on a small scale and what was hindering them from getting bigger.

The women interviewed were involved in the businesses outlined below.

Table.1: Businesses carried out by respondents.

Type of Businesses	Number of Respondents
<ul style="list-style-type: none"> • Foodstuff sellers • Restaurants/Beer parlor operators • Tailoring • Hair dressing • Provisions • Palm wine sellers • Second-hand dress sellers • Knitting • Poultry farming 	<p>12</p> <p>12</p> <p>12</p> <p>10</p> <p>10</p> <p>10</p> <p>9</p> <p>9</p> <p>6</p>
Total	90

Source: Fieldwork 2004.

Due to the diversity of small-scale businesses operated by women, whom I found in the area, I decided to limit myself by selecting some businesses and then using the snowball method to interview the women. This means that, I randomly selected a particular business and then the respondent referred me to another woman engaged in the same business. The difficulty I experienced with the women was that, since most of them are farmers, they were sometimes not at their business sites so I had to go and come back another time or day to conduct the interviews.

Another method was to target other key informants from the local Government, personnel from NGOs and Women's groups and a few male who were involved directly or indirectly in women and small-scale businesses. The researcher had extended discussion with

some of these informants and this allowed them to address issues that were not mentioned in the questionnaire.

The researcher also had an in-depth interview with some officials of the bank and credit union in the study area. The aim of this was to find out the criteria used in giving out loans and the measures that have been taken, or are being put in place to make it easier for women, especially small-scale business women to apply for loans.

4.2.2 The Collection of Data

The women were interviewed based on;

- i. The type and size of business that they were involved in;
- ii. The problems they face in running their business;
- iii. The socio-economic importance of their business to their family and community.

According to my plan, the first step was to contact the University of Buea Library in order to get a wide range of secondary data on the topic and the study area before going out to the field. I also had some informal discussions with some lecturers at the University of Buea from the departments of Women and Gender Studies and Environmental Science who had knowledge of the study area and the topic in question.

The next step was to establish contact with the women and other officials I wanted to interview. I established initial contact with the owners of some small-scale businesses that I was interested in studying. Some of the women were interviewed at their homes, where some had their business sites and others at their market stalls. I also decided to interview some male small-scale entrepreneurs to get information on the differences and similarities between male and female owned small-scale enterprises. These men were however not included in the sample size. I also talked to some Government officials and representatives of some NGOs who have been helping some women small-scale entrepreneurs take off with small loans and training.

4.3 Secondary Data

Secondary data is most useful in a research work since it provides extended information on the topic under discussion. It equally serves as a guide to rendering a good research report. Extra care must however be taken in order not to deviate from the objectives of one's study.

Information required for secondary data from books, magazines published and unpublished journals and documented work of relevant to this project was obtained from the University of Oslo Library, the University of Buea Library, and the Kumbo Council and from the Internet.

4.4 The Interview Guide

Interviewing is one of the main techniques used in development studies. Participatory methods have contributed to adjusting of the interview to make it more conversational, while still controlled and structured. The objectives of the study necessitated that interviews be conducted with both open-ended and close-ended questions. This was to enable the researcher to get all the relevant information needed for the research. The use of the open-ended interview guide was meant to allow for open discussion from which the researcher could pick up clues and other information that could rather not come up if close-ended questions were used. It gave the opportunity for respondents to express feelings on issues sometimes though unrelated to the focus of the study, proved valuable to understanding their perspective on other issues boarding on other aspects of development. All the business women were thus interviewed using this method. The interviews were mostly carried out in the morning and evening, when it was most likely to meet the women at their business sites.

The researcher also had informal discussions with the key informants and an in-depth discussion with the bank officials and NGOs and Women's groups dealing with women and development issues.

4.5 Limitations

In undertaking a research work, there is always the possibility of the researcher encountering problems in the field or even afterwards. This is what is normally referred to as the limitations associated with the study.

One major problem encountered was language barrier. Some of the respondents could neither read nor write and some could express themselves better in their local dialect. As such, the questions needed to be translated to them in their dialect, and the answers translated into English. This was however solved with the help of a research assistant, who acted as a translator as she was a native of the area. This was a difficult task and it made the interviews lengthy and time consuming.

The most frustrating experience during the collection of data was trying to interview some government officials. Most of them were reluctant to give out information on the pretext that they had no rights to, except on authorization from their boss. In fact, some confessed that, they had almost lost their jobs because they gave out some piece of information to some researchers. The bosses to whom I was always referred to were hardly on seat. I had to go and come back several times, for several days. However, the researcher managed to interview a few and relevant information gotten.

There was also the problem of lack of co-operation from some of the respondents as a result of the fact that previous researches have been carried out and they have not benefited anything from them. Some did not want to disclose any information concerning their business for fear that I was a government spy accessing their business, while others wanted financial compensation for their time and information. After a hard struggle to convince the women of my status as a student, and that the research was for educational purpose and nothing more, and assuring them of anonymity and confidentiality of information obtained, some accepted to be interview. A few however rejected the interview and there was nothing the researcher could do to convince them.

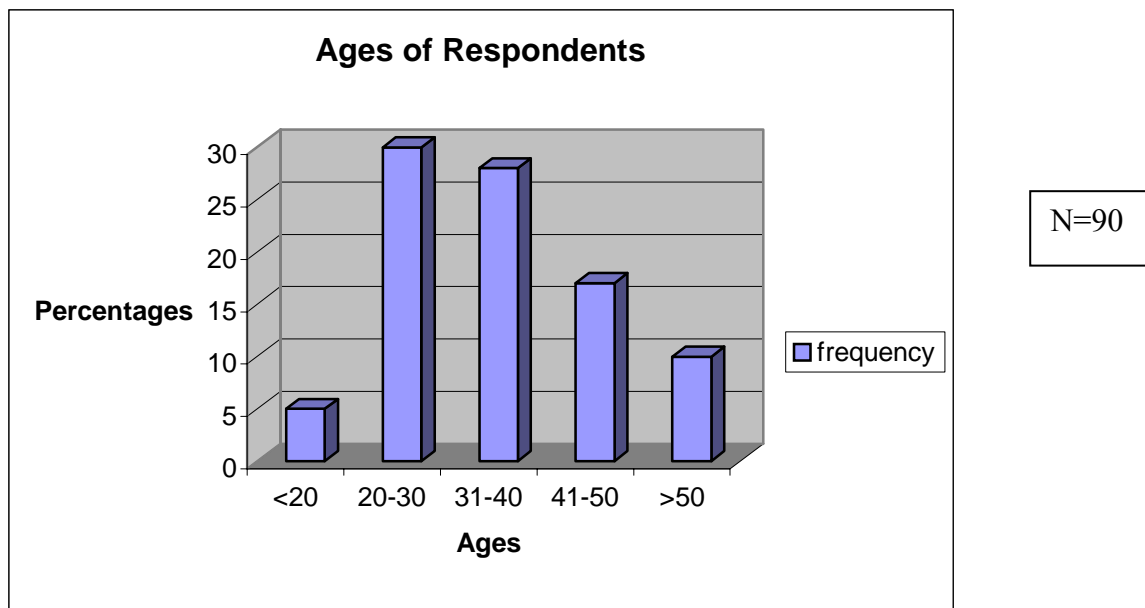
CHAPTER FIVE

DATA ANALYSIS

In analyzing the data of this work, references are focused on the target group; the women in small-scale businesses. In the first part of the empirical findings, a general view of the respondents is presented to gain a greater insight into the operations of small-scale businesses. In this section, their links to various sources of start up capital and their business environments are discussed. This section will then end up with the role played by the Government and some NGOs to support and motivate these women and the economic roles of these women to their community.

5.1 Ages of Respondents

Figure 2: Ages of respondents.



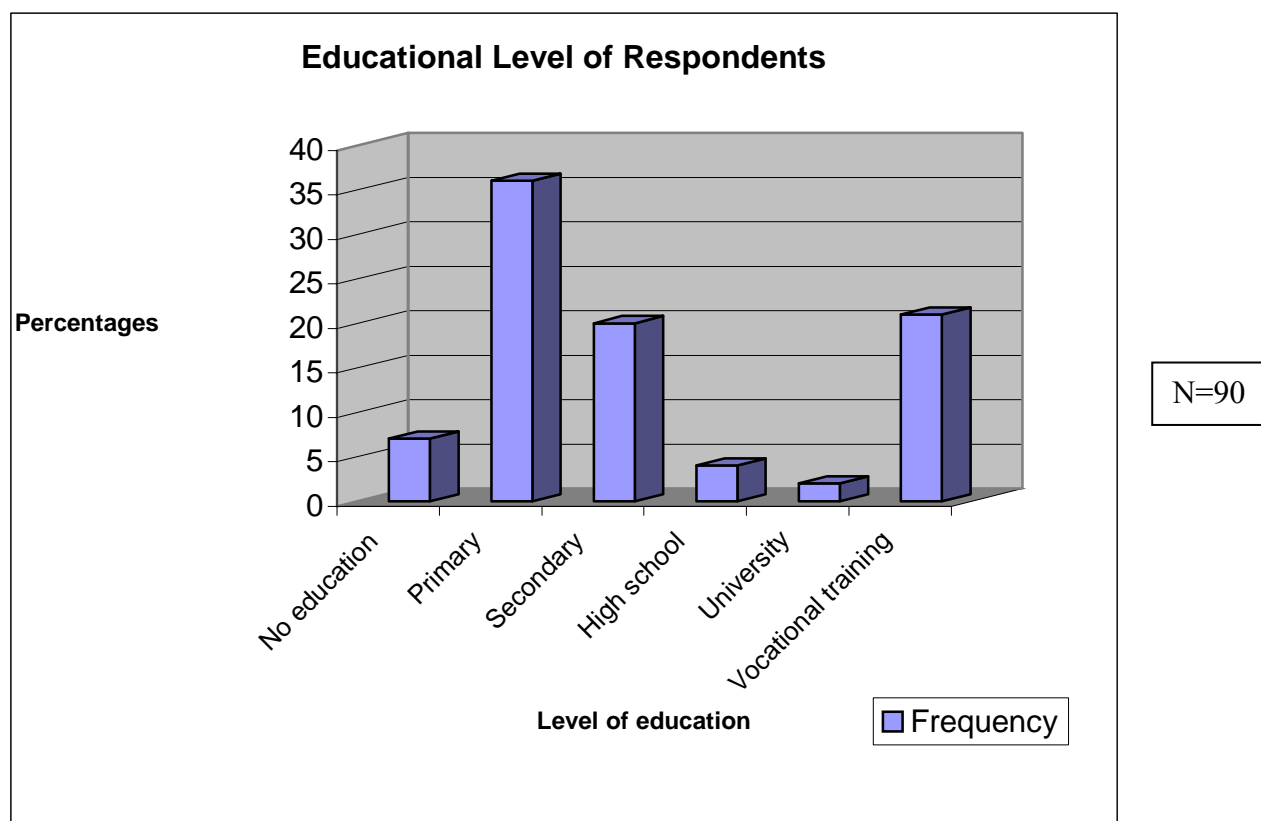
Source: Fieldwork 2004.

The table above shows from the sampling population that, most of the women involved in small-scale businesses are active between the ages of 20-40. This is probably because at below 20, most of them are either in apprenticeship training, or are still in school. For a

majority of the women who got their start up capital through personal savings, it took some time for them to save enough money to buy their own materials to start up a business. Also, at this age, they would have carried out their businesses for sometime and they thus have a handful of reliable and steady customers. It is also at this time that most of the women are interested in expanding their business. Above 50 years, most of the women begin to retire from their business, either due to age or poor health, and either hand it over to their children or close down.

5.2 Level of Education

Figure 3: Level of education of respondents.



Source: Fieldwork 2004.

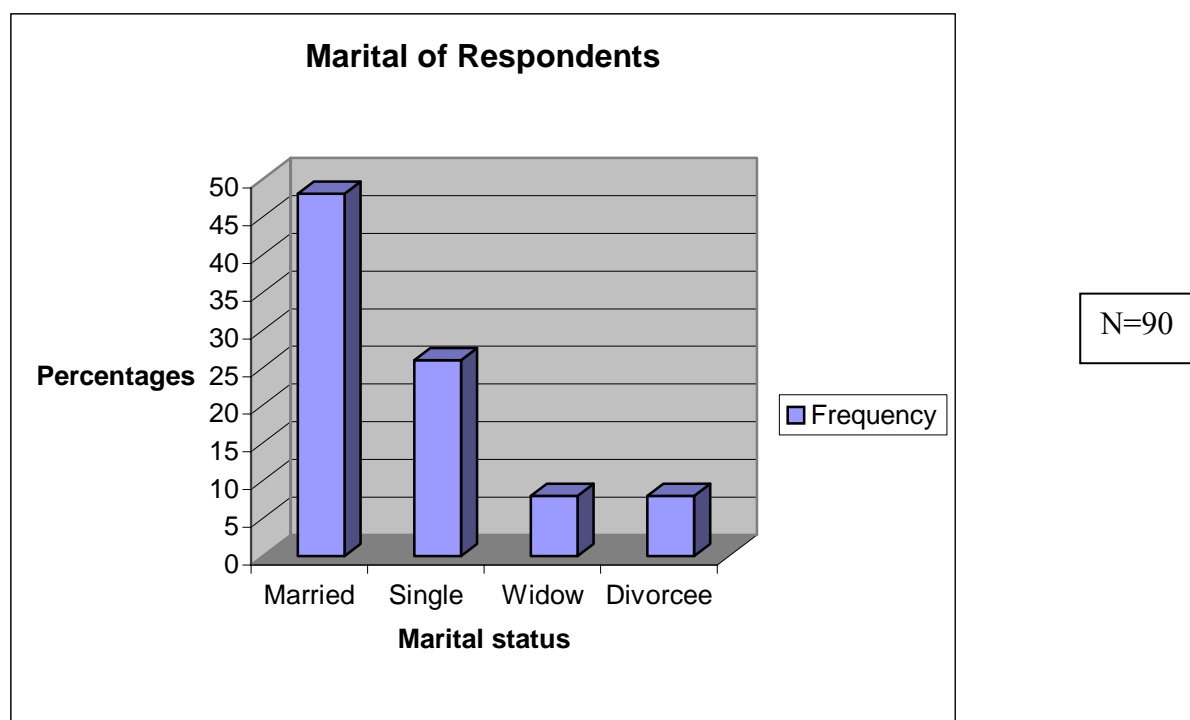
The study area was observed to have a rich background as far as educational institutions are concerned, having a handful of Government and private primary, secondary and high schools.

However, a greater proportion of the women interviewed had only basic primary education. Generally, the figures above indicate a very low level of literacy and female education. This is not surprising since sexual discrimination in education favored boys in the pre-colonial days. Male children received priority in education and were sent to school for longer periods because women were assumed to be destined for marriage, where they will be materially supported by their husbands.

However, 22% of the women interviewed had secondary education. Most of them had to drop out of school, either because of financial hardship from their poor parents or because their parents had so many wives and children and the girls had to drop out for the boys to continue to higher levels, still due to financial problems. Most common is vocational training through apprenticeship.

5.3 Marital Status of Respondents

Figure 4: Marital status of respondents.



Source: Fieldwork 2004.

In Cameroon, households headed by men are larger than household headed by women. This indicates that, economically productive women have heavy family responsibilities. In recent times, more and more women are becoming head of households and contributing to the well being of their families. As much as 53% of the business women interviewed were married. Most of them have children, therefore the profit from their business is important and it helps them pay school fees and provide other necessities for their children. Some of the respondents confessed that, although they were married, they see themselves as single parents; as their husbands do not play active parts in the upbringing of the family, either because they are jobless, have too many children or are irresponsible.

The study also revealed that the respondents who were single were also head of their households. Generally, the size of the household could be determined by the matrimonial status, with married women and widows having larger households, and thus more economic responsibilities than single and divorced women.

5.4 Reasons for Working as a Business Woman and Duration of Business

Business women were asked why they decided to do business. For most of these women, the urge to generate income, create employment opportunities for the youths and to be financially independent pushed them into taking up a business of their own. One respondent confessed that she was tired of asking money from her husband each time she wanted to buy something either for herself or a family members, sometimes she will have to wait for as long as she is asked to, before been given the money. Some mentioned that, they wanted to assist their husbands financially by adding to the family budget. For some single mothers and divorcees, poverty and lack of money to take care of their children forced them to do business, and for the widows, the death of their husbands left them with no option. A widow confessed that after the death of her husband, her in-laws seized all their property and she had to take up business with the little savings she had to be able to provide a living for her three children and herself.

Some of the respondents revealed that, due to lack of finance to continue education, they had to turn to business in order to earn a living, while others dropped out of school and took up apprenticeship with a particular trade. ‘After I lost my father, I could not continue schooling due financial problems and I had to resort to learn a trade of my choice in order to earn a living’, says a woman operating a hairdressing saloon. Yet for others, failure to get a

formal job upon completion of studies left them with self-employment as an alternative. Some of these women could not do hard manual work like agriculture because of ill health and thus had to do small business to get some income. Some of the respondents said they had general likeness for business and considered it as a talent and were thus encouraged by their family members into it. For others, idleness was their reason for doing business.

During the fieldwork, it was discovered that most of the women have been in business for quite some time but kept moving from one business to another. The reason most of them gave for this was that, when they discover that the particular business at hand was overclouded, they change to another or if they find out that the business at hand is no longer flourishing, they move to another which they believe to be more fruitful. Sometimes, they keep the old one and start a new one, so it was common to find one woman having more than one small business. However, only the duration of the present business was taken into consideration at the time of the interview.

Table 2: Duration of Business.

Duration (in years)	Frequency	Percentage
Less than 1	22	24
1-5	34	38
6-10	18	20
11-15	6	7
Above 15	10	11
Total	90	100

Source: Fieldwork 2004.

From the table above it can be seen that most of the women have been doing the particular business they were been interviewed for between 1 to 10 years while only 11% have managed to stay in a single business for more than 15 years. This group was mostly those involved in the sales of raw foodstuff and also restaurant and beer parlour operators. This seemed to be one of the most flourishing business sectors as the women themselves revealed that, no matter

how scarce money can be, it is difficult to stay with a hungry stomach so people must always buy food. Also, for some of these women, their raw materials came from their farms so they had a constant flow of raw material.

5.5 Sources and Sizes of Start up Capital

The level of capitalization of a business venture determines its choice of technology (equipment and machinery), its market access (market research and marketing), its access to resources (the level of stocks, the quality of raw material and packaging materials), and its business premises (flexibility and choice).

Table 3: Sources of start up capital of respondents.

Source	Frequency	Percentage
Personal savings	27	30
ROSCAs (<i>Njangi</i>) ⁴	25	28
NGOs & Women's groups	20	22
Family members	15	17
Credit Union	3	3
Bank	0	0
Total	90	100

Source: Field work 2004.

The availability of start up capital is the foundation of any business, be it large or small, and the size of the start up capital determines the size of the business. Thus, the concentrations of women in the small-scale business sector in an indication of their small start up capital. As can be seen from the table above, none of the women interviewed received start up capital for her business from a bank. The study showed that, most of these women do not even have an

⁴ Rotating Savings and Credit Associations

idea of how the bank operates. Some of them however revealed that they went to the bank to get a loan but were asked to open an account with an amount they considered huge, which they did not have, and as a result, they backed off.

Most of the business women thus got their start up capital from their personal savings, Rotating Savings and Credit Associations (ROSCAs), and from family members. The very poor whose husbands did not have a paid job sold their farm produce and saved the money either in their ROSCAs or Women's associations and later on used the money to expand their businesses. Some, whose husbands had well paid jobs were been assisted by their husbands; while others got support from their parents. Some also got loans from NGOs through their women's groups.

Table 4: Amount of Start-up Capital of Respondents.

Amount in FCFA	Frequency	Percentage
500-50.000	40	44
50.001-100.000	20	22
100.001-200.000	6	7
200.001-300.000	3	3
300.001-400.000	10	11
400.001-500.000	6	7
>500.000	5	6
Total	90	100

Source: Fieldwork 2004.

From the table above it can be seen that a majority of the women started with a very small sum of capital, with some as small as 5000 FCFA (7.6 Euro). This is probably one of the reasons for their businesses remaining small because as mentioned earlier, the size of the start up capital determines to a greater extend, the size of the business.

5.6 Business Environment

During the interview, it was discovered that business and trading activities took place at different venues. These venues included shops by the roadside and in the main markets, market stalls, open market places, homes, restaurants and bars. Several questions were asked with respect to how the business sites were secured, problems that were particular to the business sites, their social networks, especially how they interact with their customers and suppliers, and with other business women and with the local government officials.

Figure 5: Women at various business sites

5a) Woman operating a home-based poultry farm.



Source: Fieldwork 2004.

5b) Woman selling raw foodstuff in an uncompleted market store.



Source: Fieldwork 2004.

5c) Woman operating a provision store in the main market.



Source: Fieldwork 2004.

5d) Woman operating a hair saloon in front of her house



Source: Fieldwork 2004.

5.6.1 Securing the Business Site

Acquiring a suitable business site is of great importance to women operating small-scale businesses. This is because, it determines to a greater extent the type of commodities that could be sold, or services that could be operated, and allows constant interaction between customers, suppliers and business owners.

There is a good perception that many small-scale business owners have a problem of securing a well-defined business site, but this was however not the case with a majority of the business women interviewed in this study. About 39% of the women got their market stalls

and shops from the local Government through applications. They were then asked to pay some money after the Mayor approved their applications, and the stalls and shops were given to them. They pay a fixed monthly amount to the council, as rent for the stalls and shops, in addition to daily and monthly taxes paid for market maintenance, still to the local council.

About 28% of the women have stores, which they rent from individuals. They have a fixed monthly rent negotiated between them and the landlords. In addition to this, they normally pay *patent*⁵ and other taxes to the local council. The women complained that, these shops are normally very expensive and sometimes they face problems of unnecessary high rents by these landlords. Some, especially those operating hairdressing saloon and seamstressing workshops complained of high monthly electricity bills which all take up a great portion of their earnings.

About 11% each of the women interviewed operated their businesses either at their homes, open space or got the site from their neighbors, families or friends. In these cases, they do not need to pay any rent, but they pay their taxes and patent to the local council. Those who operated their businesses at home said it enabled them to combine business and domestic chores without much stress.

5.6.2 The Customers

The success and growth of every business, depends to some extent, on the availability of customers. In the small-scale business sector for instance, business women see customers as very important integrals in their business. They rely on regular customers and always try to maintain a good relationship with them. During the fieldwork, it was revealed that, the type of goods and services rendered by the respondents determine the kind or group of people who patronize her business. Generally, the customers were people from the locality, neighboring villages, students, neighbors, travelers and other business people within the market.

In the case of women involved in the sale of raw foodstuff and provision, they mentioned that most of their customers came from the locality and from nearby villages. Some of them buy the food to resell in other markets. For the seamstresses, hairdressers and dealers in secondhand shoes and dresses, most of their customers are women and teenage girls in the locality. They usually have many customers from surrounding villages during festive

⁵ some form of tax paid to the local council by business operators

occasions like Christmas, Youth Week and National Day celebrations. For those involved in knitting, it turned out that most of their customers were either expectant or nursing mothers from the local community and from nearby villages, as those interviewed were mostly in the knitting of baby sets.

The restaurant owners I interviewed revealed that most of their customers were men, travelers and students. These men were either single men or public and civil servants who for one reason or the other could not go to their homes during lunchtime. The beer parlor owners and palm wine sellers also had men as their main customers. Some of these business women whose business sites were at their homes, had mostly their neighbors as their customers.

It was also discovered that religious background played a great role in attracting customers as most Hausa women revealed that a majority of their customers came from the Muslim community around.

During the fieldwork, 75% of the respondents mentioned that they give goods to customers on credit while 15% said they do not give goods on credit to their customers. Some mentioned that they give credit to regular customers whom they trust and who are reliable and to customers who have records of paying after a fixed time arrange between the two. Others said they give credit only to customers they have confidence in and on conditions that they are able to pay part of the money, in other words, they do not give full credit. Those who did not give again credit to their customers complained that most of the customers are not honest and do not pay their debts on time, thereby slowing their business. In fact, one woman said she used to give her customers credit before but stopped because it was ruining her business. Another woman said because her capital is small, she would not have enough money to buy more goods if she gives credit to customers.

Figure 6: Woman serving cooked food to customers.



Source: Fieldwork 2004.

5.6.3 The Suppliers

It was revealed during the fieldwork that women in different types of businesses got their goods from different sources. Some people travel far and wide to get their materials and others have theirs delivered to them at their business sites. According to the foodstuff sellers and restaurant operators, their produce and raw materials were either gotten directly from their farms or sometimes from other farmers. Some of them travel to nearby villages where they get the foodstuff at very cheap rates, while others get the suppliers deliver to them at specific places and time. The seamstresses and owners of provision stores travel to big cities like Bamenda and Douala to meet their suppliers or buy from wholesale shops in the area. Some of these business women revealed that, during high seasons, they travel to neighboring countries like Nigeria and Benin to meet their suppliers.

From my observation during the interview, it was realized that, some of the suppliers who deliver the goods to the business women were not paid immediately. I was informed by some business women that the supplier comes back at a later date, arranged between the two, to collect the money.

5.7 Analyzing the Opportunities for Women in Small-Scale Businesses in the Study Area

This section of data analysis is focused on the role of the Government, NGOs and Women's Groups in promoting and supporting the economic activities of these small-scale business women. Women's groups here are seen as the purpose of women contributing jointly for a common goal. It also forms the basis or foundation for enjoying benefits such as assistance from benevolent organizations, government and non-governmental bodies. These organizations offer financial assistance in the form of micro-credit loans, along side training to these women. Some of these organizations also help the women in the sale of their products.

5.7.1 Access to Financial Aid

Access to financial aid has always been a major problem militating against most women activities especially those in the small-scale informal sector. According to the findings of this research, more than 90% of the women interviewed did not have access to formal credit institutions either due to ignorance and/or lack of collateral. However, there are financial institutions like Credit Unions offering help and granting loans to women who are actively engaged in viable economic activities. This opportunity is however more flexible and easy for women in large business ventures. For women in the small-scale business sector, loan is available to them through women's groups, government and non-governmental bodies.

While it is a general tendency for women to form groups for the purpose of carrying out their various activities in Cameroon, such groups, owing to the importance of women in commerce and agriculture, have become powerful organizations, which have been in existence for a long time. More than 95% of the women interviewed belonged to one or more groups where they meet at fixed days and time regularly, to contribute money and give to individuals in a routine manner. The service that brings the most attention to most of these groups is lending money. Through the fines they collect and the savings of members, they

have considerable reserves of cash, which they are willing to lend to any member whom they trust, especially if she has a sponsor who promises to refund the money in case of default. Loans are made for short periods, with an interest of between 20-25 per cent. The profits from these transactions are usually used either to buy identical cloths (uniform) for the members or used to buy things like bags of salt, cartons of soap, cooking oil, which is shared among members at the end of their calendar year. Most of these women considered membership of their group as a source of strength, helping them to stem the decline in living standards and in purchasing power. They also help members in times of events; either happy events like birth or sad events like ill health or death of a member's relative or a member herself.

Another source of financial aid to these women besides the women's groups is the non-governmental organizations. Young Entrepreneur Support (YES) and Self Reliance Promoters Kumbo Limited (SRPKL) are NGOs that have been instrumental in granting loans, financial and technical advice to women in small-scale businesses and other forms of income generating activities. Other agencies such as Tobin Local Aids Control (TLAC), and the Kumbo Sisters Horticultural and Foodstuff Group (KSHFG) are all in diverse ways supporting these small business women. Loans are granted to these women on flexible terms and in some cases, the women themselves decide on when they can repay the loans. The interest rates on the loans are comparatively lower than those of formal financial institutions.

It was also revealed during the fieldwork that, small-scale business women in the study area also benefit from micro-credit loans offered by the local Government body, the council. The Mayor of Kumbo, who is the head of the council, thinks that the development of Kumbo depends largely on the program of women and youths on the socio-economic plan. More emphasis is thus laid on the woman who is the focus. In a discussion with the Mayor of Kumbo, he disclosed that the council discovered that the women of Kumbo were less privileged than men to financial credit and so created the Kumbo Business Women Savings and Credit Cooperative Union with assistance from the International Labor Office (ILO).

The Kumbo woman receives a micro-credit loan from the council to help her generate economic activity, which is of course for her benefit. The loan is open to all women involved in all types of income generating activities. Any woman from Kumbo writes a project proposal to the council, the proposal is evaluated and the woman receives a loan, the size of which depends on her objectives. No collateral is required. Most of these loans are directed to the underprivileged women. Upon acceptance of project proposal, the council administrative trains the women and then their businesses monitored. They refund these loans in installments.

The purpose of these loans is to alleviate poverty, emancipate and motivate the women to be economically independent.

Giving micro-credit loans to women in the small-scale business sector is an opportunity, which the women have benefited from, and this has solved most of their financial difficulties. However, the question that needs to be answered here is whether there are difficulties these organizations face in dealing with these women and what they do to overcome them. The greatest problem that was raised was that of beneficiaries defaulting by failing to repay their loans on time. In response to this, the Mayor of Kumbo confessed that some women actually failed in their business ventures and as such, failed to repay the loans. He however said that, the cases were very few. In such cases, they had no option but to let go of the beneficiary. The management of YES, SPRKL, TLAC and KSHFG all said if beneficiaries fail to repay their loans on time, they will first of all access the cause, and later on take legal measures if they persist to fail to pay after additional time. But they confirmed that they have not encountered such a situation yet. For the women's groups, they usually require that a member presents a witness before she is given a loan, so that incase she fails to repay on time, the witness is held responsible.

In trying to satisfy these women financially, these organizations have their own limitations ranging from lack of sponsors, cost of visiting these women in their various villages, and lack of finance to organize training workshops for all women.

5.7.2 Access to Training

In addition to micro-credit loans, these organizations also offer training facilities to women involved in small-scale businesses. The training are organized in the form of seminars and workshops and the women are trained on aspects such as management of business and fund, record keeping and how to keep poultries and piggeries. They also receive lectures on family planning and, childcare and health education, especially the HIV/AIDS.

In addition to the above assistance, some of these organizations help the women to sell their products by creating sales contacts and organizing exhibitions where the women display their products. They also supply fertilizers, farming equipments and processing machines to the women in the food-processing sector. The council is also constructing a new market with

more stores and shades to accommodate these women and some of the stores were already in use at the time of the research.

The political environment of the study area acts like a cushion of air within which business organizations and other institutions float and breathe. Whereas a stable political environment provides ‘a coat of protection to businesses allowing them to swim, breath and grow’, an unstable political environment batters businesses, shaking the life out of them and suffocating most of them to death (Themba et al. 1996).

Some of the women’s groups are involved in collective farming and micro processing and selling of foodstuffs. For example, the *Kongazem* Women process cassava into flour, soya beans into soya beans milk and other products. Members of this group said that they have increased their food crop production as a result of collective farming and training visits organized through the group. The Association of Nso Women’s Cooperative Society also supplies palm oil on loan to women’s groups. The women’s groups after registering with the cooperative organize themselves into small groups of between five and ten and buy shares at between 500-1000 FCFA. After buying the shares, they are given palm oil on loan based on trust and seriousness and they only pay after they must have sold everything. They are usually given a maximum period of two months to repay the loan. However, officials from the cooperative revealed that most of these women are able to repay after a month.

5.8 Analyzing the Constraints of Women in the Small-Scale Business Sector

Low entry barriers facilitate easy business start up, but managing and expanding small businesses actually calls for additional resources and skills that are commonly in short supply. Women in Cameroon generally face a lot of problems in carrying out activities outside the home. This is partially due to the fact that traditional and other institutional barriers give them very limited access to financial and other resources. This affects both productivity and profitability. Also, because of low entry barriers which facilitate business start-up, clusters of small-scale business women selling identical products from the same location is common and the fact that there are so many small-scale businesses means that competition among them is intense.

Whatever the commonality of the problems faced by small-scale business women in Cameroon, they differ in magnitude and dimensions from one area to another. In analyzing the data in this section, it was realized that, most of the women interviewed face a common

set of constraints. In order to avoid repetition of information, I decided to group all the constraints into two broad headings; economic and social constraints.

5.8.1 Economic Constraints

The following economic constraints were found to be some of the problems encountered by these women as small-scale business operators;

Price fluctuation and high competition were found to be a problem for women in the food sector. During the harvesting season the market is usually overloaded with raw foodstuff as many farmers come to the market with their produce. During this bumper harvest, there is high competition and those who buy and sell are forced to sell at very low prices, though unprofitable. As the number of business operators grows, the supply of the goods surpasses the demand, thereby depressing prices and incomes. During the planting season however, most of the foodstuffs are scarce and some are not even available, making business seasonal for these women. Poor storage facilities for foodstuffs like vegetables, which easily get rotten was also seen as a major constraint for some of these women.

Lack of capital and financial support for business expansion was also seen as a major problem for some of these women. Due to lack of sufficient capital, the small-scale business women are seldom able to take advantage of quantity discount of goods. From the research, it was realized that, most of the respondents did not have enough money to stockpile goods. They had to wait for the goods in stock to be bought before they could buy more goods. Some women revealed that, the loans they received were not huge enough for business expansion; as such their businesses are stagnant. Some of these women did not have knowledge of the existence of financial aid in the region. Some who knew about it were grabbed by fear of borrowing and being in debt. As a result, they either applied for little loans or did not apply at all. Asked why she did not take a loan and expand her business, one woman commented that she preferred to live in poverty than to be a debtor. She said she could not take a loan because she was not sure if her business turnover would be a success or not. Also, some who took loans either ended up misusing it or redirecting it to other pertinent issues like ill health and school fees or ended up falling off-balance, with a loan to repay.

Another problem that realized to be hindering these women from growing in business was lack of business management skills and involvement in many small businesses. Most of these women did not have records of their financial transactions and most of them were

carrying out more than one small business at a time, rather than concentrating on one particular business and expanding it. The result is one person having more than one small stagnant or slowly growing business.

The customers also pose a problem to these women. While some complained that they did not have enough customers either due to non-strategic business sites or bad roads leading to business sites, others had more than enough customers but faced the problem of credit. In fact, one business woman told me that it was practically impossible to operate a business without giving goods on credit to customers. As mentioned in chapter 5.6.2, they give goods on credit to customers they consider reliable and trustworthy, but some of these creditors fail to pay on time, thereby slowing the turnover of the business. Some of the creditors even disappear for months after taking goods on credit and some keep promising to pay next week.

Some of the women also complaint that they face problems related to their business sites. Some of the problems raised in connection to business site were hidden site, competition from neighbors, scolds from landlords, rain destruction during the rainy season, which leads to muddy frontage and sometimes inaccessible to customers, quarrelsome neighbors, theft and pollution from heap of garbage in front of business site.

Other constraints are as a result of barriers imposed by local institutions or services. The women complained of exorbitant taxes from the council and also of high rents from landlords. ‘Sometimes, we are forced to pay bribes to the local council tax collectors in order to secure a shade or stall or even an open space to sell’, confessed some business women. Those who use electricity like hairdressers also complained of high electricity and water bills. Some of the roads to the locality are poorly accessible during the rainy season, making transportation of goods very costly for the business women.

5.8.2 Social Constraints

One social constraint identified that was common to the women was time. Time constraint poses a limitation on women’s activities outside the home because women’s household chores and child caring consumes most of their time.

Cleaver and Schreiber (1994) argue that women’s lack of time or the excessive amount of time spent each day on household tasks is the single most binding constraint on female productivity in farming and income generating activities. Brown (1994) also states that the

reasons for women's greater involvement in household activities include many socially defined gender based expectations.

Women's involvement in household work and the length of time devoted to household activities depends on the type of family structure, the social class, the economic resources available to them and how modernized the economy is. Like in other areas in Cameroon, the study area and the study population is one of an extended family system and the society is patriarchal, where the social set up is one of male superiority. Men scarcely take part in household chores. The women are therefore overloaded with extra activities. In addition to their business, they have the responsibility of taking care of their children and other elderly members of the family.

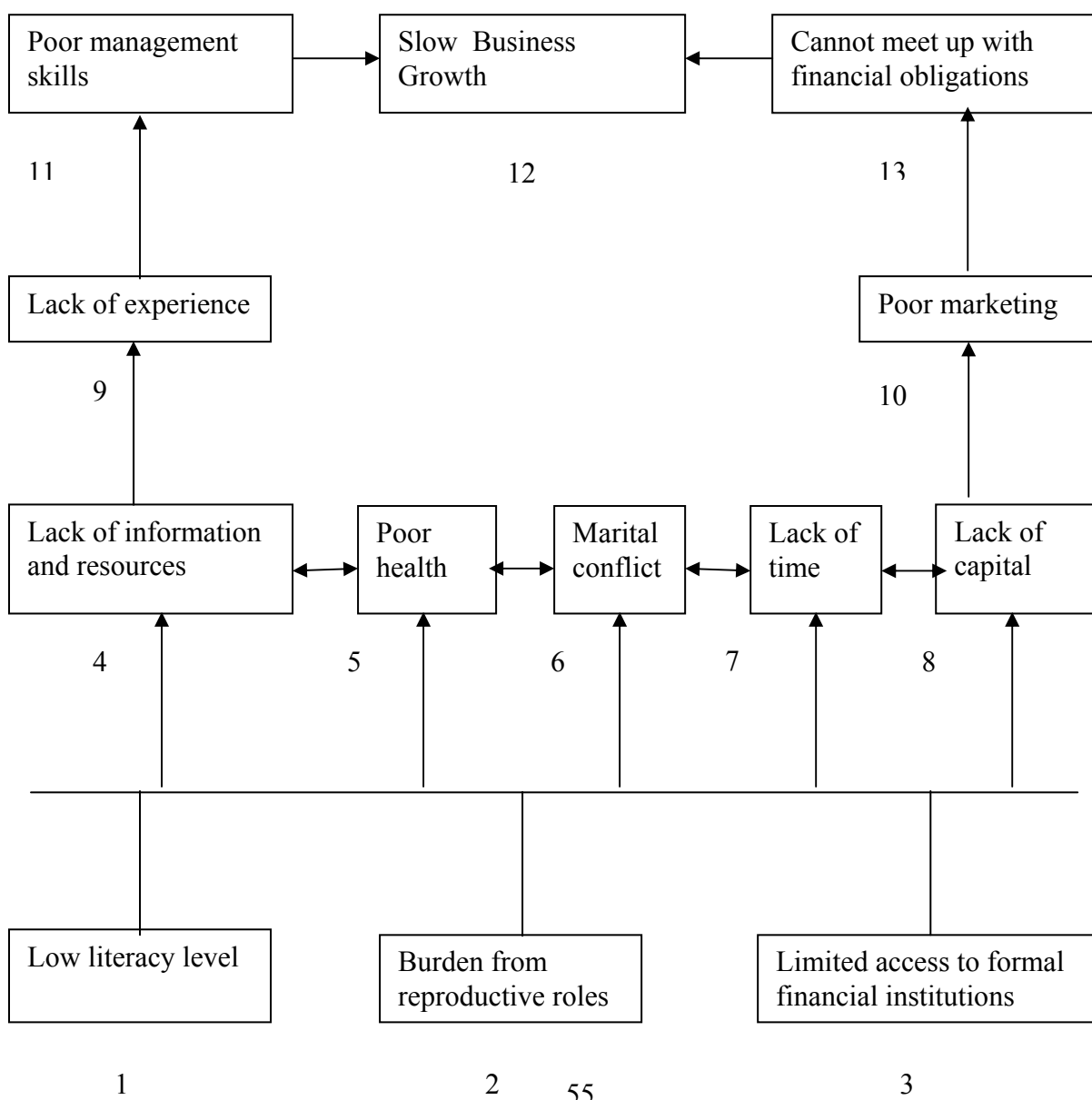
Farming being a major occupation in Cameroon, and though considered as a man's job, it was observed during the fieldwork that, more than 75% of the respondents do farming either on a large or small-scale in addition to their business. The time spent on the farms takes away much of their business time especially during the planting and harvesting seasons. Though this can be considered as trade off between activities and has to do with economic choice, these duties nonetheless hamper the women's commitment to their businesses. Combining household duties with economic activities means therefore that, these women have to manage one area at the expense of the other. The task is made most unpleasant by the absence of labor saving devices/technology like cleaning/washing machines, electric and gas cookers, which can assist them to manage their time and workload well. Time inadequacy therefore creates problems for the women to effectively manage their businesses, yet they have to keep up with the fight in order to survive.

According to most of the respondents, in order to manage their triple roles of managing the family, earning incomes and taking part in community activities, they get up very early in the morning, clean the home, cook food for the family and prepare their children for school before going to their business sites. At the end of the day, they come back home and prepare dinner for the family. They normally go to bed late as they try to arrange one or two things against the next day. For some who can afford to pay a house helper, they only prepare food for their family and leave the household work for the house helper. The women however said that, when their children are on holidays, they are a bit relaxed as the children render them much help. For some who have children above 15 years, that is a vacation period for them as they are only there to supervise and give instructions, while the children do all. Most of the women explained that they cope with the growing workload by foregoing recreation, reducing their hours of sleep and leisure time and having fewer social outings.

Health problem was also identified as one of the problems faced by these women. As a result of getting up early and sleeping late, the women experience fatigue due to inadequate sleep. In addition to that, the strenuous and long hours spent on household work and other activities create further health problems for these women. Poor nutrition and improper eating habits also contribute to their health problems. Most of the women complained of tiredness, dizziness, and back and waist pains resulting from too much work.

Despite the fact that these women have taken up small-scale businesses as an income generating activity to improve their economic status in their society, some of the above mentioned constraints analyzed were found to be hindering their full and effective participation.

Figure 7: Problems Affecting Small-Scale Business Women.



Source: Fieldwork 2004.

The figure above gives a summary of the reasons that were found to be hindering the women-owned small-scale businesses in the study area from growing in size.

From the figure above it can be seen that;

- 1-3 are core problems affecting women's businesses
- 4-8 are as a result of 1-3
- 9 and 10 arise from 4-8
- 11 and 13 result from 9 & 10
- And 12 is the product or end result of all the others.

5.9 Socio-economic Contributions of these Women to their Households and Community

This section sought to find out the contributions of these business women towards the well-being of their households and community. Interviews with the women showed that the money earned from their business was mostly spent on household expenses. The study showed that women have been contributing a lot to the cost of education of their children and other relatives. In some cases, the men would pay the school fees, but the women had to provide daily allowances for food at school and provide basic school needs like books and uniforms for their children.

Since it is usually the woman's responsibility to ensure that everyone in the family has something to eat, she is the one who often carries the greater expenditure on food. It was realized during the interviews that most women spend a lot of their incomes on food. Although their husbands provide money for feeding, most often, it is not enough and they often put additional money to provide enough food for the family.

For most of the married women, medical expenses are usually borne by their husbands, while some share the medical expenses with their husbands. Husbands and wives also share other bills like electricity and water bills. Most of the respondents, it was realized, spent little or nothing on accommodation, as they were either owners of the apartments, or their husbands bore the responsibility. The above holds for married women. However, for single mothers, widows and some divorcees, the situation was different. Being the sole breadwinner of the family, she has to provide for everything on her own. She provides money for educating,

feeding, accommodating and clothing herself and her children. She pays the hospital bills and takes care of other bills and sometimes takes care of other family members.

Given the extended family system in Cameroon, it was realized during the interviews that most of these women have obligations towards other family members outside their immediate families. Most of them revealed that they take care of their nephews and nieces by providing them with food, shelter, clothing and paying their fees. Others pay apprenticeship for their younger ones and other relatives and most take care of their parents and in-laws. Some also revealed that they give financial assistance to their relatives I times of great need and help solve instant problems of neighbors and friends.

Given the average size of monthly earnings from their business and due to the many social obligations that women have, and the small nature of their businesses, they end up spending most of their money on household expense and there is little left to be saved. Most of the women interviewed could not give the specific amounts they spend monthly on their household because they did not have any business records and sometimes, they even spend some of their capital on their household. However, more than 80% of the women were able to save some money in their various women's groups, after all expenses have been made.

Table 5: Monthly Savings from Earning.

Amount in FCFA	Frequency	Percentage
No savings	10	11
1000-10.000	41	46
11.000-20.000	9	10
21.000-30.000	15	17
31.000-40.000	5	5
41.000-50.000	7	8
>50.000	3	3
Total	90	100

Source: Fieldwork 2004.

The profitability of these small-scale businesses were found to be very low and about 89% of the sample population were able to save some money after all expenses have been made, while 11% said they were unable to save anything as they had no separate accounts for consumption and production and did not keep any records, as such, they spend all their earnings on family needs. More than 50% of the women were found to be able to save less than 20,000 Francs CFA per month and just 3% could save more than 50,000 Francs CFA per month. Although the earnings were found to be small, some of the respondents reported that they had experienced improved family status and some reported individual satisfaction.

As far as community development is concerned, these business women were asked questions related to the importance of their business to their local community. It was realized during the fieldwork that, most of these women and their businesses played a great part in the wellbeing of their community. Some of their businesses served as sources of employment as some of the women were able to employ between 1-4 persons. They also help in reducing juvenile delinquency and crime wave among youths, especially girls, as they provide training through apprenticeship in such areas as seamstressing, hairdressing and knitting at very cheap and affordable rates. Some of these women who are involved in the sale of foodstuff and other provisions see themselves and their businesses as very important to the community as they provide basic needs, which otherwise, the inhabitants would have traveled long distances to have them. Others see themselves as being of financial help to the community by providing goods on credit to those in financial difficulties.

Figure 8: Teenage girls undergoing training in tailoring.



Source: Fieldwork 2004.

In general terms women-owned small-scale businesses have been considered beneficial because they create job opportunities, promote national productivity, enable the entrepreneurs to acquire skills through training, which are important thereafter for community development, provide materials and components to other small industries, promote community development, thereby reducing rural-urban migration and supply goods and services to customers at reasonable prices (Mayor of Kumbo 2004). Some women also reported that their contribution to the household is now more visible. While men were formerly seen as the family breadwinners, both sexes now share this role.

These women were also asked if they had any plans to expand their business in future. About 90% of the women had plans for business expansion while about 10% did not have any plans to expand their business. Asked why, most of them complained about lack of finance as their

main reason, while others said their business was seasonal and found it needless expanding it. Those who had plans to expand their business were asked where they intend to get finance for the expansion. To this question, 50% said they intend to borrow money from family members and ROSCAs while 50% were willing to reinvest their profit into their business and also use their personal savings. It is worth noting here that, none of the women mentioned getting a loan from a bank.

5.10 Comparison between Male and Female owned Small-Scale Businesses

Like men, most of the world's economically active women are operating in the informal sector, producing goods and services that are often extremely sensitive to external competition. Still, female business owners lack the same access as their male counterparts to credit, training; technology and information that is necessary to take advantage of new economic opportunities arising from global trade liberalization.

Some of the findings from the research indicated that there are gender differences in the educational and occupational backgrounds of male and female owned businesses, motivation for business startup, business goals and approaches to business creation. Also, for male entrepreneurs, priorities are clearly defined in terms of their business and the family and business roles do not conflict as the wife takes responsibility for the organization and running of the home. Women entrepreneurs on the other hand, find themselves trying to balance the combined roles of organizer of home life and business person, a situation that often induces both stress and guilt.

Table 6: Comparison between male and female owned businesses.

Individual characteristics	Male	Female
Education	Higher education, mostly technical with administration and economics.	Low educational level with very few attaining the high school level.

Motivation	Independence, dissatisfaction with the formal sector, self fulfillment and job satisfaction.	Flexibility, balance family and paid work, income supplement for the family
Job experience	Carry out business within fields with personal job experience and have good management skills.	Lower financial and marketing management skills.
Start up capital	Investors and bank loans in addition to personal funds.	Personal savings and micro credit loans form women's groups and ROSCAs.
Attitude	More concern to expand business because of need for respect, earnings and control of their environment.	More influenced by the need to balance business and family, their contributions to their neighborhoods and local networks.
Type of business	Large business with great propensity to grow and greater earning power	Small and less profitable business with fewer propensities to grow and lower earning power.
Source: Fieldwork 2004.		

Table 6 above shows the differences between male and female owned businesses. Male-owned businesses turn to be more profitable than those owned and managed by women, and are more likely to employ more people.

CHAPTER SIX

SUMMARY, CONCLUSION AND RECOMMENDATION

In this chapter, I will comment on and discuss my findings related to the reasons why the businesses owned by women remain small, and put forward some ideas for further research on this issue based on the reflections I made during working with this thesis.

6.1 Summary of Findings

This thesis focused on small-scale business women in Kumbo. The main objective of the study was to find out the constraints faced by these women that inhibited their businesses from growing. Relevant existing literature on women entrepreneurs in the small-scale business sector was reviewed, and data was gathered for analysis.

Studies on the profiles of female small-scale entrepreneurs of the study area showed that most of the entrepreneurs were actively involved in business between the ages of 20 to 40, most were married with extended families and the majority of their spouses are farmers. They have limited level of formal education, they mostly operate in low-growth and traditionally female areas, such as trading and service businesses and the majority of their businesses are small and young and are relatively easy to enter because of low level of capital base and low levels of educational requirements.

The research also showed that the majority of women owned businesses result from unsatisfied household needs; women find themselves in a situation that paying for their family foods, education, clothing or other necessities becomes difficult. Also the urge to be economically independent, death of spouse and lack of finance to continue education are some of the reasons that forced these women into business.

None of these women got their start-up capital from formal financial institutions (Banks) due to ignorance and/or lack of collateral. Instead, most of them got their start up capital either from personal savings, family members, ROSCAs and from NGOs and women's groups (of which most were members to one or more).

The study also revealed that these women operate their businesses almost everywhere, from open spaces at road sides to market stalls, stores and at their homes. They have a wide range of customers coming from their locality and also from neighboring villages. Some of

these women travel far to get their supplies while others have their goods delivered to them by their suppliers.

Analyzing the opportunities existing for these women, it was realized that these women have access to financial aid through their women's groups, government and non-governmental bodies where they are given loans at very low interest rates. They also had access to training on business management. However, due to lack of resources, these organizations could not reach all the women and as such, not all of the women benefited from it.

The following reasons were identified to be hindering these women from expanding their businesses:

- Lack of adequate finance for business start-up and business expansion resulting to under capitalization of the business. Most of the women started with very little capital and a majority of them started without institutional support. Neither was institutional support drawn upon during the development of their businesses.
- Low level of literacy and lack of training in business management and record/stock keeping, which resulted to poor management skills.
- These women entrepreneurs have a limited market reach usually confined to their area of domicile. Very few of them could manage to enter other big markets, especially compared to their male counterparts. The road and transport structures are poor and hinder market development and expansion.
- Family obligations constraint their time and because of their multiple roles/activities, entrepreneurship tends to occupy a secondary position and generally appears to be a casual activity.

These women in their capacities as business women were found to be actively contributing to the economic development of their households as a greater part of their earnings was directed to taking care of their families. Though their earnings were small, most of them were able to save monthly after making all expenses and most of them expressed their wish to expand their business but could not because of lack of finance.

The survey established that Governments were well aware of women's role and contribution to development. There also appeared to be recognition of the need for a more proactive approach to women's entrepreneurship. Major obstacles for translating this recognition into action were lack of institutional capacity and human and financial resources

to implement policies. Where possible, Government collaborated with multilateral organizations and institutions on women-in-development programmes.

6.2 Conclusions

The analyses and presentation of this thesis was focused on women in small-scale businesses. Third world women, especially those in poor rural areas face many social and economic problems in establishing and running businesses of their own.

The conclusion to be drawn from this study is that, though these small-scale business women have some opportunities which they can exploit, most of them are either not aware of or are ignorant about the existence of these opportunities. Also, the fact that these female owned small-scale businesses started with very little capital and that the women lack capital for business expansion explain why they remain small. While some of the women were willing and able to re-invest their profits in their businesses, others used their profits for the benefits of Kinship networks.

Moreover, some of these women tended to get involved in a number of businesses in which they had an interest in, rather than expand the size of a single venture. Consequently, the businesses end up assuming amoeba-like patterns and remaining small. Major obstacles for women entrepreneurs therefore remain access to capital, lack of business management skills, multiple roles and low level of literacy.

6.3 Recommendation

The efforts and contributions from both government and non-governmental bodies have been instrumental in supporting the women in the small-scale business sector. Their interventions have improved women's access to training and credit and they provide opportunities for business women to exchange ideas. However, much still need to be done, as not all the women benefit from their schemes.

Research shows that women's access to and activity within the market economy results in a significant increase in their authority within the household and community. When women become empowered as entrepreneurs, there is a strong positive correlation with the education, health and productivity of household members, particularly children. Generally,

things get a lot better. Investing in women's capabilities and empowering them to exercise their choices is therefore not only valuable in itself but is also the surest way to contribute to economic growth and overall development. For women to be empowered, their immediate, practical gender needs (such as water, fuel, safety, income, health) which are crucial in the execution of their multiple gender roles in the society, have to be fulfilled. Also, women's strategic gender needs (such as education, self-confidence, decision-making); which challenges gender subordination, are essential.

Research also shows that women's incomes are more likely than men's to go towards meeting their families' basic needs. Thus, assisting women entrepreneurs to raise the productivity of their business activity, and thereby income, contributes to the welfare of the family and to poverty alleviation and, consequently, to the economic development of the country.

The promotion of women's small-scale business activities requires examining the socio-cultural, legal and other constraints that affect the economic role and position of the women. Making available more financial institutions to offer loans with flexible terms of conditions would help to solve the financial burden of these women. Banking institutions may also formulate specific policies to market their services to women in small-scale businesses.

Providing access to financial services is necessary but not sufficient. Most of these women who have never used a bank should be taught how to do so. Training and confidence-building are more important for these women, who have less formal education and less experience with formal organizations and procedures. Alongside financial services, it is imperative to equip the women with training in small enterprise, entrepreneurship, and management- how to begin and successfully run and grow in business. Basic education that offers literacy and numeric skills and provides adequate self-confidence to the small-scale business women is therefore very important. This will ensure that they get to know the credit facilities that are available to them.

If a policy aimed at fostering women's small-scale businesses were to be developed, it would be possible to help a great number of women in their capacity as small-scale business operators. In policy-oriented literature on women and development, scholars have debated the relative merits of designing specific women programs. According to Ilsa (1982), these should include 'education and training by women experts for existing employment opportunities, innovations, design by women experts sensitive to domestic requirements of women, special aid of women's self-help groups and increased involvement of women's organizations. The fact that women are socially and economically disadvantaged should always be taken into

consideration in planning and implementing projects/programmes. It is also important to analyze the position of women at the start of a project; this will make it possible to device potential measures and to predict possible effects.

In addition, women need personal empowerment skills: assertiveness; skills in negotiating and balancing the tasks that women and men do in the family; time-management skills and self-awareness. Programmes also need to focus on education for men so that they develop awareness of the effects of their behavior on women, and a desire to change this.

Appropriate education and adult training is therefore a key to fostering widespread entrepreneurial spirit. Education can create new entrepreneurs who can innovatively use and acquire knowledge, encourage self-employment, new businesses, and job creation.

Possible Intervention Strategies should therefore be:

- Access to credit and finance
- More involvement of social institutions
- Adult Education
- Training
- Empowerment of Women

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APPENDIX ONE

QUESTIONNAIRE FOR BUSINESS WOMEN

Personal Characteristics of Respondents.

Sex ☐ M ☐ F

1. How old are you? ☐ less than 20 ☐ 20-30 ☐ 31-40 ☐ 41-50 ☐ above 50
2. What is your level of education? ☐ Primary education ☐ Secondary education ☐ High school ☐ University ☐ Vocational training
3. Please, are you married? ☐ yes ☐ no
4. If yes, what is you husband's/wife's occupation?
5. What is the size of your household?
6. How many children have you at home that are below 20 years of age?

Working as a Business Man/Woman.

1. What type of business /trade are you doing?
2. How long have you been doing this business?
3. Do you have any other job/business? If yes, what
4. What motivated you to do this business/trade?
5. What are the sources and size of your start up capital?
6. Do you have plans of expanding your business in future? If yes, where will you get financial support from? If no, why?
7. In cases of misfortune or off-balance, how do you get back on track?
8. What do you think can be done to improve your access to credit for business expansion?
9. What major problems do you face as a business man/woman?

Working/Business Hours and Social Networks.

1. What are your business hours?

2. During what periods of the day are you most busy?
3. Do these periods affect your daily sales?
4. If yes, how?
5. Where do your customers come from?
6. Do you often give credit to your customers?
7. If yes, under what circumstances, if no, why?
8. Who are your suppliers and how do you get in touch with them?

The Business Place and Other Trading Sites.

1. How did you secure this place as a business site? Any license required?
2. Do you encounter problems doing business at this particular site?
3. If yes, what problems do you encounter? If no, what is particular about this site as a business site?
4. How much do you pay as tax to the local council for occupying this site?
5. How often do you pay the tax? ☐ Daily ☐ Weekly ☐ Monthly ☐ Yearly
6. Are there associations that help you agitate for your rights?
7. If yes, do you belong to any of these associations?
8. If yes, what is the name of the association you belong to and what benefits do you get as a member?
9. How do the local Government officials treat you and how do they see your business site?
10. How do they see your business site?
11. What are you doing to improve the status of your business?
12. What provision is the local administration doing to assist you?
13. What other problems do you face with respect to your business site?
14. What do you think can be done by the Government to improve the conditions under which you operate your business?
15. What kinds of information in your opinion do you I should know which we have not talked about?

Socio-economic Contributions.

1. How do you combine your daily work in the informal sector and your daily work at home?
2. What is your contribution to the household budget?
3. What is your husband's/wife's contribution to the household budget?
4. Do you save from your earnings?
5. If yes, what amount are you able to save monthly after all expenses have been made?
6. Do you have any obligation towards relations outside the family and the household?
7. If yes, in what ways?
8. Do you see yourself as playing an active role in supporting your family/household/other relations? If yes, in what way(s)?
9. Do you think your business is important to the local community?
10. If yes, how?
11. Is there something, which you think I should know which I have not asked you?

APPENDIX TWO

QUESTION GUIDE FOR NGOs, WOMEN'S GROUPS AND GOVERNMENT OFFICIALS

1. What kinds of women-owned businesses do you give loans to?
2. How do you organize loans for these women?
3. What criteria do you use in giving out the loans?
4. Are there cases of elimination of loan request?
5. What is the duration period of a loan?
6. Do you often require collaterals before giving out loans?
7. What measure do you take if beneficiaries fail to repay?
8. What limitations do you have in trying to satisfy these women materially?
9. What are the particular problems facing women who obtain micro-credit loans?
10. What social challenges do these women face?
11. What other assistance other than loans do you give to the women?
12. My knowledge on NGOs/Women's groups and business women is limited, in your opinion, what more do I need to know?

APPENDIX THREE

WOMEN'S GROUPS AND NGOs

A) Women's Groups.

1. SALAMA Women Kikaikom
2. SALAMA Women Mbve
3. Market Women Association
4. Kongazem Women Association
5. Hairdressers' Association

B) NGOs

1. Young Entrepreneur Support Programme
2. Self Reliance Promoters Kumbo
3. Kumbo Sisters Horticultural and Foodstuff Group
4. Tobin Local Aids Control
5. Association of Nso Women's Cooperative Society

Figure 9: MAP OF CAMEROON SHOWING LOCATION OF THE STUDY AREA

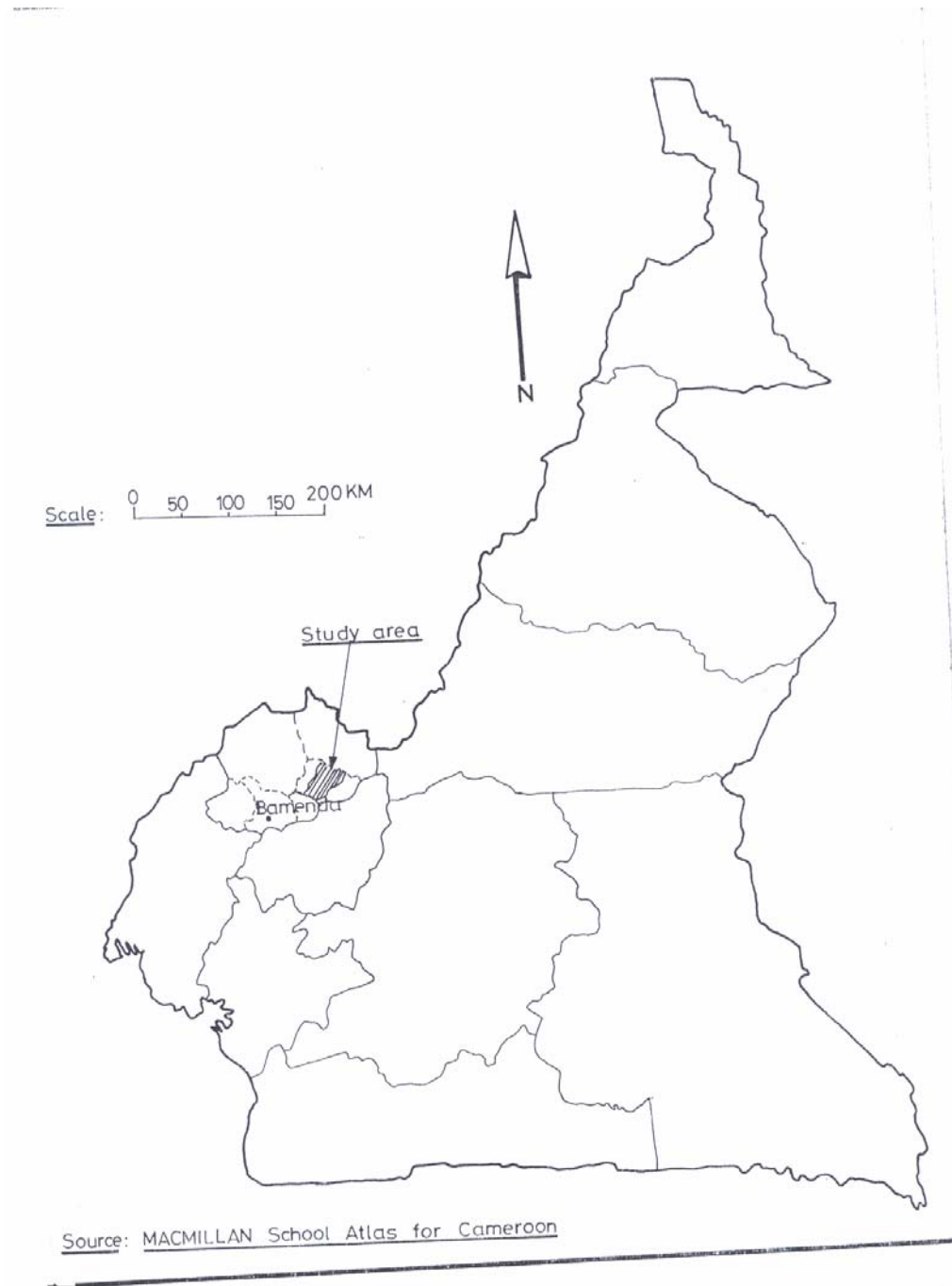


Figure 10: LOCATION OF KUMBO SUBDIVISION IN THE NORHT WEST PROVINCE

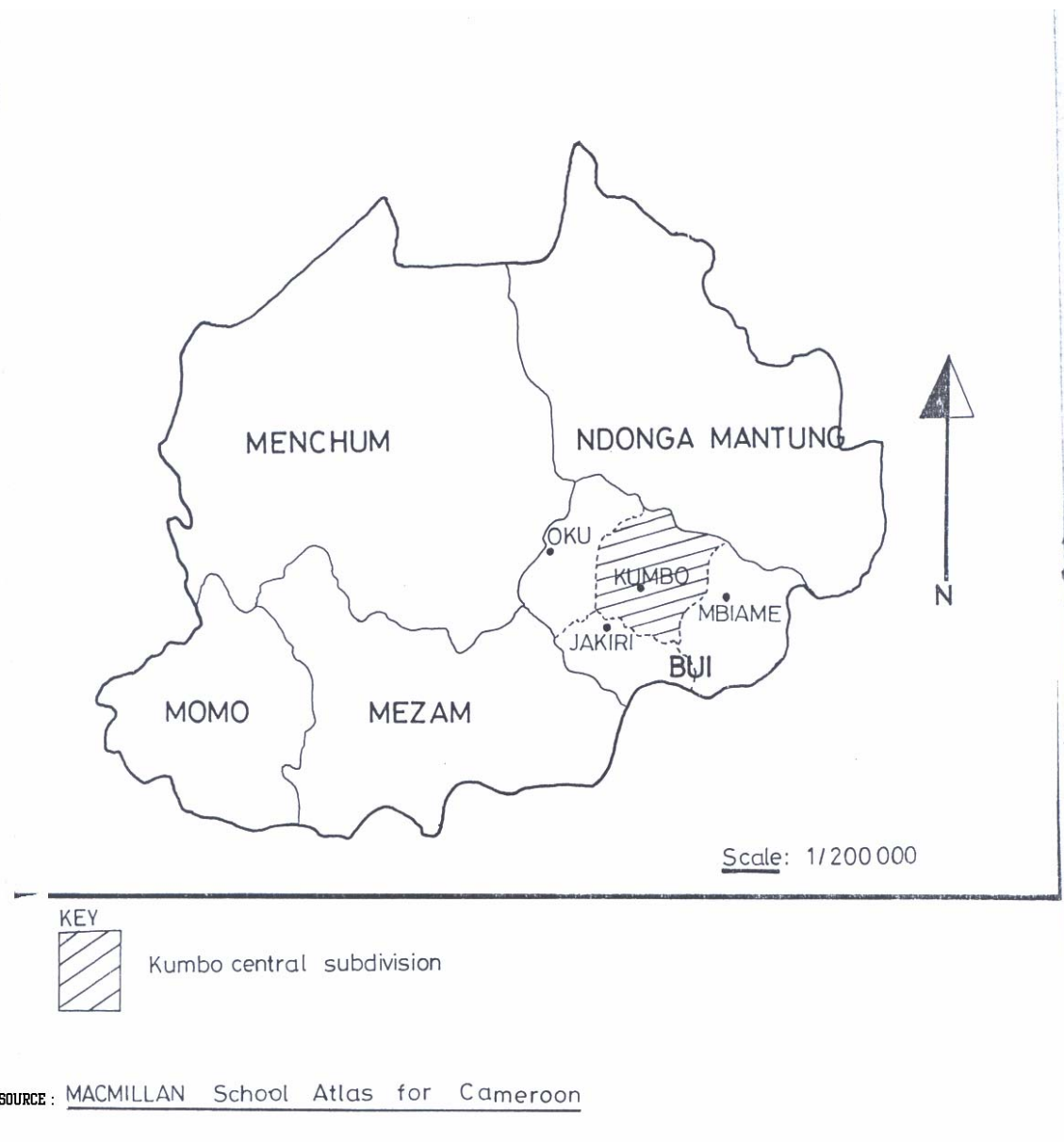
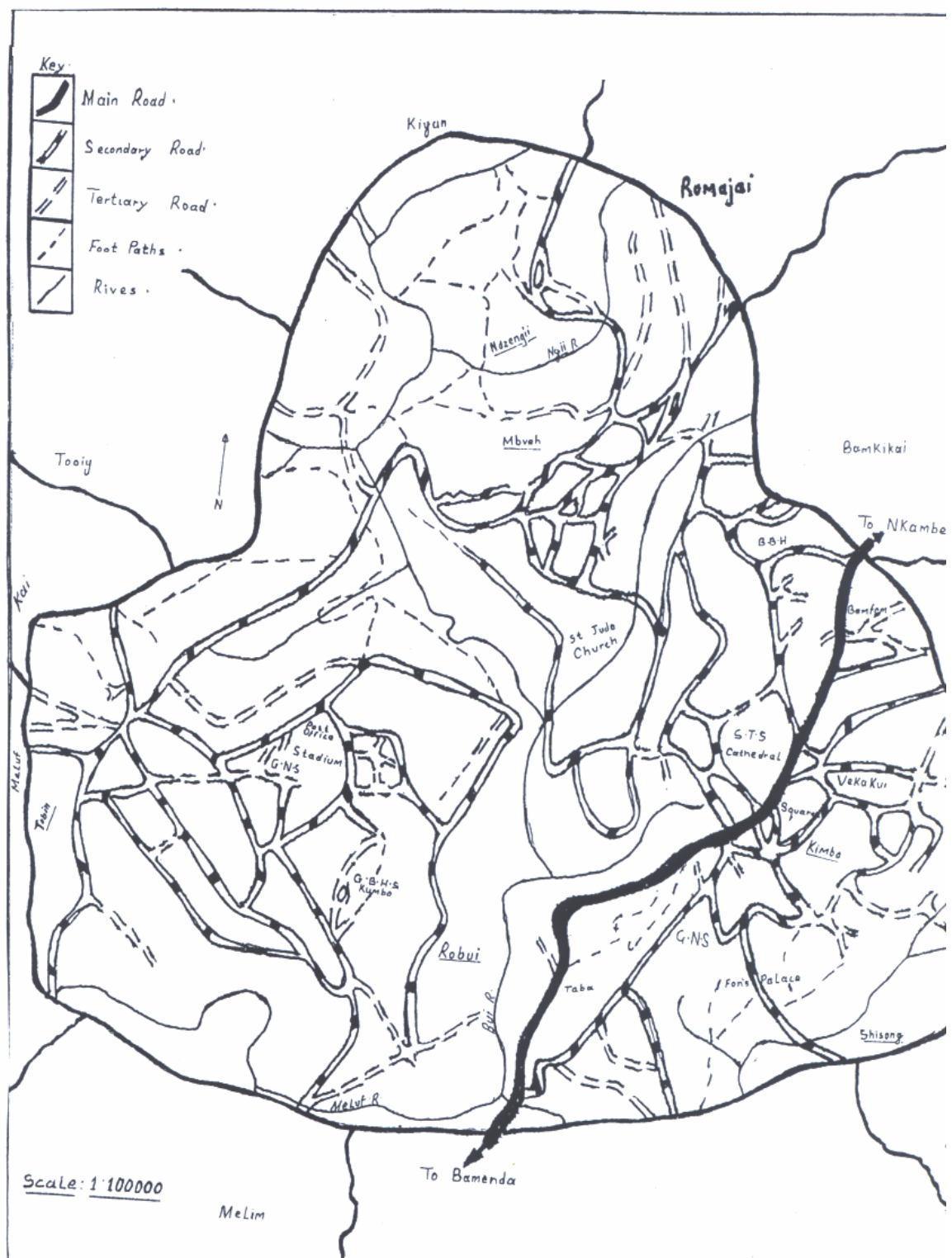


Figure 11: MAP OF KUMBO



Source: Kumbo Urban Council.